

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .010000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FHA Instructor 440.1  
Exhibit C-10

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.010000	.009151	.008388	.007534	.006712	.005863	.005041	.004192	.003342	.002521	.001671	.000849	01
02	.009973	.009123	.008356	.007507	.006685	.005836	.005014	.004164	.003315	.002493	.001644	.000822	02
03	.009945	.009096	.008329	.007479	.006658	.005808	.004986	.004137	.003288	.002466	.001616	.000795	03
04	.009918	.009068	.008301	.007452	.006630	.005781	.004959	.004110	.003260	.002438	.001589	.000767	04
05	.009890	.009041	.008274	.007425	.006608	.005753	.004932	.004082	.003233	.002411	.001562	.000740	05
06	.009863	.009014	.008247	.007397	.006575	.005726	.004904	.004055	.003205	.002384	.001534	.000712	06
07	.009836	.008986	.008219	.007370	.006548	.005699	.004877	.004027	.003178	.002356	.001507	.000685	07
08	.009808	.008959	.008192	.007342	.006521	.005671	.004849	.004000	.003151	.002329	.001479	.000658	08
09	.009781	.008932	.008164	.007315	.006493	.005644	.004822	.003973	.003123	.002301	.001452	.000630	09
10	.009753	.008904	.008137	.007288	.006466	.005616	.004795	.003945	.003096	.002274	.001425	.000603	10
11	.009726	.008877	.008110	.007260	.006438	.005589	.004767	.003918	.003068	.002247	.001397	.000575	11
12	.009699	.008849	.008082	.007233	.006411	.005562	.004740	.003890	.003041	.002219	.001370	.000548	12
13	.009671	.008822	.008055	.007205	.006384	.005534	.004712	.003863	.003014	.002192	.001342	.000521	13
14	.009644	.008795	.008027	.007178	.006356	.005507	.004685	.003836	.002986	.002164	.001315	.000493	14
15	.009616	.008767	.008000	.007151	.006329	.005479	.004658	.003808	.002959	.002137	.001288	.000466	15
16	.009589	.008740	.007973	.007123	.006301	.005452	.004630	.003781	.002932	.002110	.001260	.000438	16
17	.009562	.008712	.007945	.007096	.006274	.005425	.004603	.003753	.002904	.002082	.001233	.000411	17
18	.009534	.008685	.007918	.007068	.006247	.005397	.004575	.003726	.002877	.002055	.001205	.000384	18
19	.009507	.008658	.007890	.007041	.006219	.005370	.004548	.003699	.002849	.002027	.001178	.000356	19
20	.009479	.008630	.007863	.007014	.006192	.005342	.004521	.003671	.002822	.002000	.001151	.000329	20
21	.009452	.008603	.007836	.006986	.006164	.005315	.004493	.003644	.002795	.001973	.001123	.000301	21
22	.009425	.008575	.007808	.006959	.006137	.005288	.004466	.003616	.002767	.001945	.001096	.000274	22
23	.009397	.008548	.007781	.006932	.006110	.005260	.004438	.003589	.002740	.001918	.001068	.000247	23
24	.009370	.008521	.007753	.006904	.006082	.005233	.004411	.003562	.002712	.001890	.001041	.000219	24
25	.009342	.008493	.007726	.006877	.006055	.005205	.004384	.003534	.002685	.001863	.001014	.000192	25
26	.009315	.008466	.007699	.006849	.006027	.005178	.004356	.003507	.002658	.001836	.000986	.000164	26
27	.009288	.008438	.007671	.006822	.006000	.005151	.004329	.003479	.002630	.001808	.000959	.000137	27
28	.009260	.008411	.007644	.006795	.005973	.005123	.004301	.003452	.002603	.001781	.000932	.000110	28
29	.009233	.008384	.007616	.006767	.005945	.005096	.004274	.003425	.002575	.001753	.000904	.000082	29
30	.009205		.007589	.006740	.005918	.005068	.004247	.003397	.002548	.001726	.000877	.000055	30
31	.009178		.007562		.005890		.004219	.003370		.001699		.000027	31

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .030000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FHA Instruction 440.1  
Exhibit C-11

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.030000	.027452	.025151	.022603	.020137	.017589	.015123	.012575	.010027	.007562	.005014	.002548	01
02	.029916	.027370	.025068	.022521	.020055	.017507	.015041	.012493	.009945	.007479	.004932	.002466	02
03	.029836	.027288	.024986	.022438	.019973	.017425	.014959	.012411	.009863	.007397	.004849	.002384	03
04	.029753	.027205	.024904	.022356	.019898	.017342	.014877	.012329	.009781	.007315	.004767	.002301	04
05	.029671	.027123	.024822	.022274	.019808	.017260	.014795	.012247	.009699	.007233	.004685	.002219	05
06	.029588	.027041	.024740	.022192	.019726	.017178	.014712	.012184	.009616	.007151	.004603	.002137	06
07	.029507	.026959	.024658	.022110	.019644	.017096	.014630	.012082	.009534	.007068	.004521	.002055	07
08	.029425	.026877	.024575	.022027	.019562	.017014	.014548	.012000	.009452	.006986	.004438	.001973	08
09	.029342	.026795	.024493	.021945	.019479	.016932	.014466	.011918	.009370	.006904	.004356	.001890	09
10	.029260	.026712	.024411	.021863	.019397	.016849	.014384	.011836	.009288	.006822	.004274	.001808	10
11	.029178	.026630	.024329	.021781	.019315	.016767	.014301	.011753	.009205	.006740	.004192	.001726	11
12	.029096	.026548	.024247	.021699	.019233	.016685	.014219	.011671	.009123	.006658	.004110	.001644	12
13	.029014	.026466	.024164	.021616	.019151	.016603	.014137	.011589	.009041	.006575	.004027	.001562	13
14	.028932	.026384	.024082	.021534	.019068	.016521	.014055	.011507	.008959	.006493	.003945	.001479	14
15	.028849	.026301	.024000	.021452	.018986	.016438	.013973	.011425	.008877	.006411	.003863	.001397	15
16	.028767	.026219	.023918	.021370	.018904	.016356	.013890	.011342	.008795	.006329	.003781	.001315	16
17	.028685	.026137	.023836	.021288	.018822	.016274	.013808	.011260	.008712	.006247	.003699	.001233	17
18	.028603	.026055	.023753	.021205	.018740	.016192	.013726	.011178	.008630	.006164	.003616	.001151	18
19	.028521	.025973	.023671	.021123	.018658	.016110	.013644	.011096	.008548	.006082	.003534	.001068	19
20	.028438	.025890	.023589	.021041	.018575	.016027	.013562	.011014	.008466	.006000	.003452	.000986	20
21	.028356	.025808	.023507	.020959	.018493	.015945	.013479	.010932	.008384	.005914	.003370	.000904	21
22	.028274	.025726	.023425	.020877	.018411	.015863	.013397	.010849	.008301	.005836	.003288	.000822	22
23	.028192	.025644	.023342	.020795	.018329	.015781	.013315	.010767	.008219	.005753	.003205	.000740	23
24	.028110	.025562	.023260	.020712	.018247	.015699	.013233	.010685	.008137	.005671	.003123	.000658	24
25	.028027	.025479	.023178	.020630	.018164	.015616	.013151	.010603	.008055	.005589	.003041	.000575	25
26	.027945	.025397	.023091	.020548	.018082	.015534	.013068	.010521	.007973	.005507	.002959	.000493	26
27	.027863	.025315	.023014	.020466	.018000	.015452	.012986	.010438	.007890	.005425	.002877	.000411	27
28	.027781	.025233	.022932	.020384	.017918	.015370	.012904	.010356	.007808	.005342	.002795	.000329	28
29	.027699	.025151	.022849	.020301	.017836	.015288	.012822	.010274	.007726	.005260	.002712	.000247	29
30	.027616		.022767	.020219	.017753	.015205	.012740	.010192	.007644	.005178	.002630	.000164	30
31	.027534		.022685		.017671		.012658	.010110		.005096		.000082	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .067500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FHA Instruction 440.1  
Exhibit C-12

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.067500	.061767	.056999	.050856	.045308	.039575	.034027	.028295	.022562	.017014	.011291	.005733	01
02	.067315	.061582	.056804	.050671	.045123	.039390	.033842	.028110	.022377	.016829	.011096	.005548	02
03	.067130	.061397	.056219	.050486	.044938	.039205	.033658	.027925	.022192	.016644	.010911	.005363	03
04	.066945	.061212	.056034	.050301	.044753	.039021	.033473	.027740	.022007	.016459	.010726	.005178	04
05	.066760	.061027	.055849	.050116	.044568	.038836	.033288	.027555	.021822	.016274	.010541	.004993	05
06	.066575	.060842	.055664	.049932	.044384	.038651	.033103	.027370	.021637	.016089	.010356	.004808	06
07	.066390	.060658	.055479	.049747	.044199	.038466	.032918	.027185	.021452	.015904	.010171	.004623	07
08	.066205	.060473	.055295	.049562	.044014	.038281	.032733	.027000	.021267	.015719	.009986	.004438	08
09	.066021	.060288	.055110	.049377	.043829	.038096	.032548	.026815	.021082	.015534	.009801	.004253	09
10	.065836	.060103	.054925	.049192	.043644	.037911	.032363	.026630	.020897	.015349	.009616	.003068	10
11	.065651	.059918	.054740	.049007	.043459	.037726	.032178	.026445	.020712	.015164	.009432	.003884	11
12	.065466	.059733	.054555	.048822	.043274	.037541	.031993	.026260	.020527	.014979	.009247	.003699	12
13	.065281	.059548	.054370	.048637	.043089	.037356	.031808	.026075	.020342	.014795	.009062	.003514	13
14	.065096	.059363	.054185	.048452	.042904	.037171	.031623	.025890	.020158	.014610	.008877	.003329	14
15	.064911	.059178	.054000	.048267	.042719	.036986	.031438	.025705	.019973	.014425	.008692	.003144	15
16	.064726	.058993	.053815	.048082	.042534	.036801	.031253	.025521	.019788	.014240	.008507	.002959	16
17	.064541	.058808	.053630	.047897	.042349	.036616	.031068	.025336	.019603	.014055	.008322	.002774	17
18	.064356	.058623	.053445	.047712	.042164	.036432	.030884	.025151	.019418	.013870	.008137	.002589	18
19	.064171	.058438	.053260	.047527	.041979	.036247	.030699	.024966	.019233	.013685	.007952	.002404	19
20	.063986	.058253	.053075	.047342	.041795	.036062	.030514	.024781	.019048	.013500	.007767	.002219	20
21	.063801	.058068	.052890	.047158	.041610	.035877	.030329	.024596	.018863	.013315	.007582	.002034	21
22	.063616	.057884	.052705	.046973	.041425	.035692	.030144	.024411	.018678	.013130	.007397	.001849	22
23	.063432	.057699	.052521	.046788	.041240	.035507	.029959	.024226	.018493	.012945	.007212	.001664	23
24	.063247	.057514	.052336	.046603	.041055	.035322	.029774	.024041	.018308	.012760	.007027	.001479	24
25	.063062	.057329	.052151	.046418	.040870	.035137	.029589	.023856	.018123	.012575	.006842	.001295	25
26	.062877	.057144	.051966	.046233	.040685	.034952	.029404	.023671	.017938	.012390	.006658	.001110	26
27	.062692	.056959	.051781	.046048	.040500	.034767	.029219	.023486	.017753	.012205	.006473	.000925	27
28	.062507	.056774	.051596	.045863	.040315	.034582	.029034	.023301	.017568	.012021	.006288	.000740	28
29	.062322	.056589	.051411	.045678	.040130	.034397	.028849	.023116	.017384	.011836	.006103	.000555	29
30	.062137		.051226	.045493	.039945	.034212	.028664	.022932	.017199	.011651	.005918	.000370	30
31	.061952		.051041		.039760		.028479	.022747		.011466		.000185	31

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .062500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FHA Instruction 440.1  
Exhibit C-13

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.082500	.075493	.069164	.062158	.055377	.048370	.041569	.034562	.027575	.020795	.013788	.007007	01
02	.082274	.075267	.068938	.061932	.055151	.048144	.041363	.034356	.027349	.020568	.013562	.006781	02
03	.082048	.075041	.068712	.061705	.054924	.047918	.041137	.034130	.027123	.020342	.013336	.006555	03
04	.081822	.074815	.068486	.061479	.054699	.047692	.040911	.033904	.026897	.020116	.013110	.006329	04
05	.081596	.074589	.068260	.061253	.054473	.047466	.040685	.033678	.026671	.019890	.012884	.006103	05
06	.081370	.074363	.068034	.061027	.054247	.047240	.040459	.033452	.026445	.019664	.012658	.005877	06
07	.081144	.074137	.067808	.060801	.054021	.047014	.040233	.033226	.026219	.019438	.012432	.005651	07
08	.080918	.073911	.067582	.060575	.053795	.046788	.040007	.033000	.025993	.019212	.012205	.005425	08
09	.080692	.073685	.067356	.060349	.053568	.046562	.039781	.032774	.025767	.018986	.011979	.005199	09
10	.080466	.073459	.067130	.060123	.053342	.046336	.039555	.032548	.025541	.018760	.011753	.004973	10
11	.080240	.073233	.066904	.059897	.053116	.046110	.039329	.032322	.025315	.018534	.011527	.004747	11
12	.080014	.073007	.066678	.059671	.052890	.045884	.039103	.032096	.025089	.018308	.011301	.004521	12
13	.079788	.072781	.066452	.059445	.052664	.045658	.038877	.031870	.024863	.018082	.011075	.004295	13
14	.079562	.072555	.066226	.059219	.052438	.045432	.038651	.031644	.024637	.017856	.010849	.004068	14
15	.079336	.072329	.066000	.058993	.052212	.045205	.038425	.031418	.024411	.017630	.010623	.003842	15
16	.079110	.072103	.065774	.058767	.051986	.044979	.038199	.031192	.024185	.017404	.010397	.003616	16
17	.078884	.071877	.065548	.058541	.051760	.044753	.037973	.030966	.023959	.017178	.010171	.003390	17
18	.078658	.071651	.065322	.058315	.051534	.044527	.037747	.030740	.023733	.016952	.009945	.003164	18
19	.078432	.071425	.065096	.058089	.051308	.044301	.037521	.030514	.023507	.016726	.009719	.002938	19
20	.078205	.071199	.064870	.057863	.051082	.044075	.037295	.030288	.023281	.016500	.009493	.002712	20
21	.077979	.070973	.064644	.057637	.050856	.043849	.037068	.030062	.023055	.016274	.009267	.002486	21
22	.077753	.070747	.064418	.057411	.050630	.043623	.036842	.029836	.022829	.016048	.009041	.002260	22
23	.077527	.070521	.064192	.057185	.050404	.043397	.036616	.029610	.022603	.015822	.008815	.002034	23
24	.077301	.070295	.063966	.056959	.050178	.043171	.036390	.029384	.022377	.015596	.008589	.001808	24
25	.077075	.070068	.063740	.056733	.049952	.042945	.036164	.029158	.022151	.015370	.008363	.001582	25
26	.076849	.069842	.063514	.056507	.049726	.042719	.035938	.028932	.021925	.015144	.008137	.001356	26
27	.076623	.069616	.063288	.056281	.049500	.042493	.035712	.028705	.021699	.014918	.007911	.001130	27
28	.076397	.069390	.063062	.056055	.049274	.042267	.035486	.028479	.021473	.014692	.007685	.000904	28
29	.076171	.069164	.062836	.055829	.049048	.042041	.035260	.028253	.021247	.014466	.007459	.000678	29
30	.075945		.062610	.055603	.048822	.041815	.035034	.028027	.021021	.014240	.007233	.000452	30
31	.075719		.062384		.048596		.034808	.027801		.014014		.000226	31

FACTORS FOR COMPUTING INTEREST CHANGE ON \$1.00  
AT .005000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FHA Instruction 440.1  
Exhibit C-14

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
1	.005000	.077781	.071260	.064041	.057055	.049836	.042849	.035630	.028411	.021423	.014205	.007219	01
2	.004767	.077348	.071027	.063808	.056822	.049603	.042616	.035397	.028178	.021192	.013973	.006986	02
3	.004534	.077315	.070795	.063575	.056589	.049370	.042384	.035164	.027945	.020959	.013740	.006753	03
4	.004301	.077082	.070562	.063322	.056336	.049137	.042151	.034932	.027712	.020726	.013507	.006521	04
5	.004068	.076849	.070329	.063110	.056123	.048904	.041918	.034699	.027479	.020493	.013274	.006288	05
6	.003836	.076616	.070096	.062877	.055890	.048671	.041685	.034466	.027247	.020260	.013041	.006055	06
7	.003603	.076384	.069863	.062644	.055658	.048438	.041452	.034233	.027014	.020027	.012808	.005822	07
8	.003370	.076151	.069630	.062411	.055425	.048205	.041219	.034000	.026781	.019795	.012575	.005589	08
9	.003137	.075918	.069397	.062178	.055192	.047973	.040986	.033767	.026548	.019562	.012342	.005356	09
10	.002904	.075685	.069164	.061945	.054959	.047740	.040753	.033534	.026315	.019329	.012110	.005123	10
11	.002671	.075452	.068932	.061712	.054726	.047507	.040521	.033301	.026082	.019096	.011877	.004890	11
12	.002438	.075219	.068699	.061479	.054493	.047274	.040288	.033068	.025849	.018863	.011644	.004658	12
13	.002205	.074986	.068466	.061247	.054260	.047041	.040055	.032836	.025616	.018630	.011411	.004425	13
14	.001973	.074753	.068233	.061014	.054027	.046808	.039822	.032603	.025384	.018397	.011178	.004192	14
15	.001740	.074521	.068000	.060781	.053795	.046575	.039589	.032370	.025151	.018164	.010945	.003959	15
16	.001507	.074288	.067767	.060548	.053562	.046342	.039356	.032137	.024918	.017932	.010712	.003726	16
17	.001274	.074055	.067534	.060315	.053329	.046110	.039123	.031904	.024685	.017699	.010479	.003493	17
18	.001041	.073822	.067301	.060082	.053096	.045877	.038890	.031671	.024452	.017466	.010247	.003260	18
19	.000808	.073589	.067068	.059849	.052863	.045644	.038658	.031438	.024219	.017233	.010014	.003027	19
20	.000575	.073356	.066836	.059616	.052630	.045411	.038425	.031205	.023986	.016999	.009781	.002795	20
21	.000342	.073123	.066603	.059384	.052397	.045178	.038192	.030973	.023753	.016767	.009548	.002562	21
22	.000110	.072890	.066370	.059151	.052164	.044945	.037959	.030740	.023521	.016534	.009315	.002329	22
23	.000000	.072658	.066137	.058918	.051932	.044712	.037726	.030507	.023288	.016301	.009082	.002096	23
24	.000000	.072425	.065904	.058685	.051699	.044479	.037493	.030274	.023055	.016068	.008849	.001863	24
25	.000000	.072192	.065671	.058452	.051466	.044247	.037260	.030041	.022822	.015836	.008616	.001630	25
26	.000000	.071959	.065438	.058219	.051233	.044014	.037027	.029808	.022589	.015603	.008384	.001397	26
27	.000000	.071726	.065205	.057986	.051000	.043781	.036795	.029575	.022356	.015370	.008151	.001164	27
28	.000000	.071493	.064973	.057753	.050767	.043548	.036562	.029342	.022123	.015137	.007918	.000932	28
29	.000000	.071260	.064740	.057521	.050534	.043315	.036329	.029110	.021890	.014904	.007685	.000699	29
30	.000000	.071027	.064507	.057288	.050301	.043082	.036096	.028877	.021658	.014671	.007452	.000466	30
31	.000000	.070795	.064274	.057055	.050068	.042849	.035863	.028644	.021423	.014438	.007219	.000233	31

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .087500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FHA Instruction 440.1  
Exhibit C-15

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.087500	.080068	.073356	.065925	.058733	.051301	.044110	.036678	.029247	.022055	.014623	.007432	01
02	.087260	.079829	.073116	.065685	.058493	.051062	.043870	.036438	.029007	.021815	.014384	.007192	02
03	.087021	.079589	.072877	.065445	.058253	.050822	.043630	.036199	.028767	.021575	.014144	.006952	03
04	.086781	.079349	.072637	.065205	.058014	.050582	.043390	.035959	.028527	.021334	.013904	.006712	04
05	.086541	.079110	.072397	.064966	.057774	.050342	.043151	.035719	.028288	.021096	.013664	.006473	05
06	.086301	.078870	.072158	.064726	.057534	.050103	.042911	.035479	.028046	.020856	.013425	.006233	06
07	.086062	.078630	.071918	.064486	.057295	.049863	.042671	.035240	.027808	.020616	.013185	.005993	07
08	.085822	.078390	.071678	.064247	.057055	.049623	.042432	.035000	.027568	.020377	.012945	.005753	08
09	.085582	.078151	.071438	.064007	.056815	.049384	.042192	.034760	.027329	.020137	.012705	.005514	09
10	.085342	.077911	.071199	.063767	.056575	.049144	.041952	.034521	.027089	.019897	.012466	.005274	10
11	.085103	.077671	.070959	.063527	.056336	.048904	.041712	.034281	.026849	.019658	.012226	.005034	11
12	.084863	.077432	.070719	.063288	.056096	.048664	.041473	.034041	.026610	.019418	.011986	.004795	12
13	.084623	.077192	.070479	.063048	.055856	.048425	.041233	.033801	.026370	.019177	.011747	.004555	13
14	.084384	.076952	.070240	.062808	.055616	.048185	.040993	.033562	.026130	.018938	.011507	.004315	14
15	.084144	.076712	.070000	.062568	.055377	.047945	.040753	.033322	.025890	.018699	.011267	.004075	15
16	.083904	.076473	.069760	.062329	.055137	.047705	.040514	.033082	.025651	.018459	.011027	.003836	16
17	.083664	.076233	.069521	.062089	.054897	.047466	.040274	.032842	.025411	.018219	.010786	.003596	17
18	.083425	.075993	.069281	.061849	.054658	.047226	.040034	.032603	.025171	.017979	.010546	.003356	18
19	.083185	.075753	.069041	.061610	.054418	.046986	.039795	.032363	.024932	.017740	.010306	.003116	19
20	.082945	.075514	.068801	.061370	.054178	.046747	.039555	.032123	.024692	.017500	.010068	.002877	20
21	.082705	.075274	.068562	.061130	.053938	.046507	.039315	.031884	.024452	.017260	.009829	.002637	21
22	.082466	.075034	.068322	.060890	.053699	.046267	.039075	.031644	.024212	.017021	.009589	.002397	22
23	.082226	.074795	.068082	.060651	.053459	.046027	.038836	.031404	.023973	.016781	.009349	.002158	23
24	.081986	.074555	.067842	.060411	.053219	.045788	.038596	.031164	.023733	.016541	.009110	.001918	24
25	.081747	.074315	.067603	.060171	.052979	.045548	.038356	.030925	.023493	.016301	.008870	.001678	25
26	.081507	.074075	.067363	.059932	.052740	.045308	.038116	.030685	.023253	.016062	.008630	.001438	26
27	.081267	.073836	.067123	.059692	.052500	.045068	.037877	.030445	.023014	.015822	.008390	.001199	27
28	.081027	.073596	.066884	.059452	.052260	.044829	.037637	.030205	.022774	.015582	.008151	.000959	28
29	.080788	.073356	.066644	.059212	.052021	.044589	.037397	.029966	.022534	.015342	.007911	.000719	29
30	.080548		.066404	.058973	.051781	.044349	.037158	.029726	.022295	.015103	.007671	.000479	30
31	.080308		.066164		.051541		.036918	.029486		.014863		.000240	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .090000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FHA Instruction 440.1  
Exhibit C-16

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
.090000	.082356	.075452	.067808	.060411	.052767	.045370	.037726	.030082	.022685	.015041	.007644	01
.089753	.082110	.075205	.067562	.060164	.052521	.045123	.037479	.029836	.022438	.014795	.007397	02
.089507	.081863	.074959	.067315	.059918	.052274	.044877	.037233	.029589	.022192	.014548	.007151	03
.089260	.081616	.074712	.067068	.059671	.052027	.044630	.036986	.029342	.021945	.014301	.006904	04
.089014	.081370	.074466	.066822	.059425	.051781	.044384	.036740	.029096	.021699	.014055	.006656	05
.088767	.081123	.074219	.066575	.059178	.051534	.044137	.036493	.028849	.021452	.013808	.006411	06
.088521	.080877	.073973	.066329	.058932	.051288	.043890	.036247	.028603	.021205	.013562	.006164	07
.088274	.080630	.073726	.066082	.058685	.051041	.043644	.036000	.028356	.020959	.013315	.005918	08
.088027	.080384	.073479	.065836	.058438	.050795	.043397	.035753	.028110	.020712	.013068	.005671	09
.087781	.080137	.073233	.065589	.058192	.050548	.043151	.035507	.027863	.020466	.012822	.005425	10
.087534	.079890	.072986	.065342	.057945	.050301	.042904	.035260	.027616	.020219	.012575	.005178	11
.087288	.079644	.072740	.065096	.057699	.050055	.042658	.035014	.027370	.019973	.012329	.004932	12
.087041	.079397	.072493	.064849	.057452	.049808	.042411	.034767	.027123	.019726	.012082	.004685	13
.086795	.079151	.072247	.064603	.057205	.049562	.042164	.034521	.026877	.019479	.011836	.004438	14
.086548	.078904	.072000	.064356	.056959	.049315	.041918	.034274	.026630	.019233	.011589	.004192	15
.086301	.078658	.071753	.064110	.056712	.049068	.041671	.034027	.026384	.018986	.011342	.003945	16
.086055	.078411	.071507	.063863	.056466	.048822	.041425	.033781	.026137	.018740	.011096	.003699	17
.085808	.078164	.071260	.063616	.056219	.048575	.041178	.033534	.025890	.018493	.010849	.003452	18
.085562	.077918	.071014	.063370	.055973	.048329	.040932	.033288	.025644	.018247	.010603	.003205	19
.085315	.077671	.070767	.063123	.055726	.048082	.040685	.033041	.025397	.018000	.010356	.002959	20
.085069	.077425	.070521	.062877	.055479	.047836	.040438	.032795	.025151	.017753	.010110	.002712	21
.084822	.077178	.070274	.062630	.055233	.047589	.040192	.032548	.024904	.017507	.009863	.002466	22
.084575	.076932	.070027	.062384	.054986	.047342	.039945	.032301	.024656	.017260	.009616	.002219	23
.084329	.076685	.069781	.062137	.054740	.047096	.039699	.032055	.024411	.017014	.009370	.001973	24
.084082	.076438	.069534	.061890	.054493	.046849	.039452	.031808	.024164	.016767	.009123	.001726	25
.083836	.076192	.069288	.061644	.054247	.046603	.039205	.031562	.023918	.016521	.008877	.001479	26
.083589	.075945	.069041	.061397	.054000	.046356	.038959	.031315	.023671	.016274	.008630	.001233	27
.083342	.075699	.068795	.061151	.053753	.046110	.038712	.031068	.023425	.016027	.008384	.000986	28
.083096	.075452	.068548	.060904	.053507	.045863	.038466	.030822	.023178	.015781	.008137	.000740	29
.082849		.068301	.060658	.053260	.045616	.038219	.030575	.022932	.015534	.007890	.000493	30
.082603		.068055		.053014		.037973	.030329		.015288		.000247	31

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 2.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FmHA Instruction 440.1  
Exhibit C-17

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.020000	.018301	.016767	.015068	.013425	.011726	.010082	.008334	.006685	.005041	.003342	.001699	01
02	.019945	.018247	.016712	.015014	.013370	.011671	.010027	.008279	.006630	.004986	.003288	.001644	02
03	.019890	.018192	.016658	.014959	.013315	.011616	.009973	.008274	.006575	.004932	.003233	.001589	03
04	.019836	.018137	.016603	.014904	.013260	.011562	.009918	.008219	.006521	.004877	.003178	.001534	04
05	.019781	.018082	.016548	.014849	.013205	.011507	.009863	.008164	.006466	.004822	.003123	.001479	05
06	.019726	.018027	.016493	.014795	.013151	.011452	.009808	.008110	.006411	.004767	.003068	.001425	06
07	.019671	.017973	.016438	.014740	.013096	.011397	.009753	.008055	.006356	.004712	.003014	.001370	07
08	.019616	.017918	.016384	.014685	.013041	.011342	.009699	.008000	.006301	.004658	.002959	.001315	08
09	.019562	.017863	.016329	.014630	.012986	.011288	.009644	.007945	.006247	.004603	.002904	.001260	09
10	.019507	.017808	.016274	.014575	.012932	.011233	.009589	.007890	.006192	.004548	.002849	.001205	10
11	.019452	.017753	.016219	.014521	.012877	.011178	.009534	.007836	.006137	.004493	.002795	.001151	11
12	.019397	.017699	.016164	.014466	.012822	.011123	.009479	.007781	.006082	.004438	.002740	.001096	12
13	.019342	.017644	.016110	.014411	.012767	.011068	.009425	.007726	.006027	.004384	.002685	.001041	13
14	.019288	.017589	.016055	.014356	.012712	.011014	.009370	.007671	.005973	.004329	.002630	.000986	14
15	.019233	.017534	.016000	.014301	.012658	.010959	.009315	.007616	.005918	.004274	.002575	.000932	15
16	.019178	.017479	.015945	.014247	.012603	.010904	.009260	.007562	.005863	.004219	.002521	.000877	16
17	.019123	.017425	.015890	.014192	.012548	.010849	.009205	.007507	.005808	.004164	.002466	.000822	17
18	.019068	.017370	.015836	.014137	.012493	.010795	.009151	.007452	.005753	.004110	.002411	.000767	18
19	.019014	.017315	.015781	.014082	.012438	.010740	.009096	.007397	.005699	.004055	.002356	.000712	19
20	.018959	.017260	.015726	.014027	.012384	.010685	.009041	.007342	.005644	.004000	.002301	.000658	20
21	.018904	.017205	.015671	.013973	.012329	.010630	.008986	.007288	.005589	.003945	.002247	.000603	21
22	.018849	.017151	.015616	.013918	.012274	.010575	.008932	.007233	.005534	.003890	.002192	.000548	22
23	.018795	.017096	.015562	.013863	.012219	.010521	.008877	.007178	.005479	.003836	.002137	.000493	23
24	.018740	.017041	.015507	.013808	.012164	.010466	.008822	.007123	.005425	.003781	.002082	.000438	24
25	.018685	.016986	.015452	.013753	.012110	.010411	.008767	.007068	.005370	.003726	.002027	.000384	25
26	.018630	.016932	.015397	.013699	.012055	.010356	.008712	.007014	.005315	.003671	.001973	.000329	26
27	.018575	.016877	.015342	.013644	.012000	.010301	.008658	.006959	.005260	.003616	.001918	.000274	27
28	.018521	.016822	.015288	.013589	.011945	.010247	.008603	.006904	.005205	.003562	.001863	.000219	28
29	.018466	.016767	.015233	.013534	.011890	.010192	.008548	.006849	.005151	.003507	.001808	.000164	29
30	.018411	.016713	.015178	.013479	.011836	.010137	.008493	.006795	.005096	.003452	.001753	.000110	30
31	.018356	.016663	.015123	.013424	.011781	.010082	.008438	.006740	.005041	.003397	.001699	.000055	31

FBI/DOJ



FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .092500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FmHA Instruction 440.1  
Exhibit C-1/8

*Sp. PMS-2074*

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.092500	.084644	.077548	.069692	.062089	.054233	.046630	.038774	.030918	.023315	.015459	.007856	01
02	.092247	.084390	.077295	.069438	.061836	.053979	.046377	.038521	.030664	.023062	.015205	.007603	02
03	.091993	.084137	.077041	.069185	.061582	.053726	.046123	.038267	.030411	.022808	.014952	.007349	03
04	.091740	.083884	.076788	.068932	.061329	.053473	.045870	.038014	.030158	.022555	.014699	.007096	04
05	.091486	.083630	.076534	.068678	.061075	.053219	.045616	.037760	.029904	.022301	.014445	.006842	05
06	.091233	.083377	.076281	.068425	.060822	.052966	.045363	.037507	.029651	.022048	.014192	.006589	06
07	.090979	.083123	.076027	.068171	.060568	.052712	.045110	.037253	.029397	.021795	.013938	.006336	07
08	.090726	.082870	.075774	.067918	.060315	.052459	.044856	.037000	.029144	.021541	.013685	.006082	08
09	.090473	.082616	.075521	.067664	.060062	.052205	.044603	.036747	.028890	.021288	.013432	.005829	09
10	.090219	.082363	.075267	.067411	.059808	.051952	.044345	.036493	.028637	.021034	.013178	.005575	10
11	.089966	.082110	.075014	.067158	.059555	.051699	.044096	.036240	.028384	.020781	.012925	.005322	11
12	.089712	.081856	.074760	.066904	.059301	.051445	.043842	.035986	.028130	.020527	.012671	.005068	12
13	.089459	.081603	.074507	.066651	.059048	.051192	.043589	.035733	.027877	.020274	.012418	.004815	13
14	.089205	.081349	.074253	.066397	.058795	.050938	.043336	.035479	.027623	.020021	.012164	.004562	14
15	.088952	.081096	.074000	.066144	.058541	.050685	.043082	.035226	.027370	.019767	.011911	.004308	15
16	.088699	.080842	.073747	.065890	.058288	.050432	.042829	.034973	.027116	.019514	.011658	.004055	16
17	.088445	.080589	.073493	.065637	.058034	.050178	.042575	.034719	.026863	.019260	.011404	.003801	17
18	.088192	.080336	.073240	.065384	.057781	.049925	.042322	.034466	.026610	.019007	.011151	.003548	18
19	.087938	.080082	.072986	.065130	.057527	.049671	.042068	.034212	.026356	.018753	.010897	.003295	19
20	.087685	.079829	.072733	.064877	.057274	.049418	.041815	.033959	.026103	.018500	.010644	.003041	20
21	.087432	.079575	.072479	.064623	.057021	.049164	.041562	.033705	.025849	.018247	.010390	.002788	21
22	.087178	.079322	.072226	.064370	.056767	.048911	.041308	.033452	.025596	.017993	.010137	.002534	22
23	.086925	.079068	.071973	.064116	.056514	.048658	.041055	.033199	.025342	.017740	.009884	.002281	23
24	.086671	.078815	.071719	.063863	.056260	.048404	.040801	.032945	.025089	.017486	.009630	.002027	24
25	.086418	.078562	.071466	.063610	.056007	.048151	.040548	.032692	.024836	.017233	.009377	.001774	25
26	.086164	.078308	.071212	.063356	.055753	.047897	.040295	.032438	.024582	.016979	.009123	.001521	26
27	.085911	.078055	.070959	.063103	.055500	.047644	.040041	.032185	.024329	.016726	.008870	.001267	27
28	.085658	.077801	.070705	.062849	.055247	.047390	.039788	.031932	.024075	.016473	.008616	.001014	28
29	.085404	.077548	.070452	.062596	.054993	.047137	.039534	.031678	.023822	.016219	.008363	.000760	29
30	.085151		.070199	.062342	.054740	.046884	.039281	.031425	.023568	.015966	.008110	.000507	30
31	.084897		.069945		.054486		.039027	.031171		.015712		.000253	31

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .095000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.095000	.086932	.079644	.071575	.063757	.055699	.047390	.039822	.031753	.023945	.015877	.008068	01
02	.094740	.086671	.079384	.071315	.063507	.055438	.047630	.039562	.031493	.023685	.015616	.007808	02
03	.094479	.086411	.079123	.071055	.063247	.055178	.047370	.039301	.031233	.023425	.015356	.007548	03
04	.094219	.086151	.078863	.070795	.062986	.054918	.047110	.039041	.030973	.023164	.015096	.007288	04
05	.093959	.085890	.078603	.070534	.062726	.054658	.046849	.038791	.030712	.022904	.014836	.007027	05
06	.093699	.085630	.078342	.070274	.062466	.054397	.046589	.038521	.030452	.022644	.014575	.006767	06
07	.093438	.085370	.078082	.070014	.062205	.054137	.046329	.038260	.030192	.022384	.014315	.006507	07
08	.093178	.085110	.077822	.069753	.061945	.053877	.046068	.038000	.029932	.022123	.014055	.006247	08
09	.092918	.084849	.077562	.069493	.061685	.053616	.045808	.037740	.029671	.021863	.013795	.005986	09
10	.092658	.084589	.077301	.069233	.061425	.053356	.045548	.037479	.029411	.021603	.013534	.005726	10
11	.092397	.084329	.077041	.068973	.061164	.053096	.045288	.037219	.029151	.021342	.013274	.005466	11
12	.092137	.084068	.076781	.068712	.060904	.052836	.045027	.036959	.028890	.021082	.013014	.005205	12
13	.091877	.083808	.076521	.068452	.060644	.052575	.044767	.036699	.028630	.020822	.012753	.004945	13
14	.091616	.083548	.076260	.068192	.060384	.052315	.044507	.036438	.028370	.020562	.012493	.004685	14
15	.091356	.083288	.076000	.067932	.060123	.052055	.044247	.036178	.028110	.020301	.012233	.004425	15
16	.091096	.083027	.075740	.067671	.059863	.051795	.043986	.035918	.027849	.020041	.011973	.004164	16
17	.090836	.082767	.075479	.067411	.059603	.051534	.043726	.035658	.027589	.019781	.011712	.003904	17
18	.090575	.082507	.075219	.067151	.059342	.051274	.043466	.035397	.027329	.019521	.011452	.003644	18
19	.090315	.082247	.074959	.066890	.059032	.051014	.043205	.035137	.027068	.019260	.011192	.003384	19
20	.090055	.081986	.074699	.066630	.058822	.050753	.042945	.034877	.026808	.019000	.010932	.003123	20
21	.089795	.081726	.074438	.066370	.058562	.050493	.042685	.034616	.026548	.018740	.010671	.002863	21
22	.089534	.081466	.074178	.066110	.058301	.050233	.042425	.034356	.026288	.018479	.010411	.002603	22
23	.089274	.081205	.073918	.065849	.058041	.049973	.042164	.034096	.026027	.018219	.010151	.002342	23
24	.089014	.080945	.073658	.065589	.057781	.049712	.041904	.033836	.025767	.017959	.009890	.002082	24
25	.088753	.080685	.073397	.065329	.057521	.049452	.041644	.033575	.025507	.017699	.009630	.001822	25
26	.088493	.080425	.073137	.065068	.057260	.049192	.041384	.033315	.025247	.017438	.009370	.001562	26
27	.088233	.080164	.072877	.064808	.057000	.048932	.041123	.033055	.024986	.017178	.009110	.001301	27
28	.087973	.079904	.072616	.064548	.056740	.048671	.040863	.032795	.024726	.016918	.008849	.001041	28
29	.087712	.079644	.072356	.064288	.056479	.048411	.040603	.032534	.024466	.016658	.008589	.000781	29
30	.087452		.072096	.064027	.056219	.048151	.040342	.032274	.024205	.016397	.008329	.000521	30
31	.087192		.071836		.055959		.040082	.032014		.016137		.000260	31

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .100000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.100000	.091507	.083036	.075342	.067123	.058630	.050411	.041918	.033429	.025205	.016722	.008493	01
02	.099726	.091233	.083562	.075068	.066849	.058356	.050137	.041044	.033151	.024932	.016438	.008219	02
03	.099452	.090959	.083288	.074795	.066575	.058082	.049863	.041370	.032877	.024658	.016164	.007945	03
04	.099178	.090685	.083014	.074521	.066301	.057808	.049589	.041096	.032603	.024384	.015890	.007671	04
05	.098904	.090411	.082740	.074247	.066027	.057534	.049315	.040822	.032329	.024110	.015616	.007397	05
06	.098630	.090137	.082466	.073973	.065752	.057260	.049041	.040548	.032055	.023836	.015342	.007123	06
07	.098356	.089863	.082192	.073699	.065479	.056986	.048767	.040274	.031781	.023562	.015068	.006849	07
08	.098082	.089589	.081918	.073425	.065205	.056712	.048493	.040000	.031507	.023288	.014795	.006575	08
09	.097808	.089315	.081644	.073151	.064932	.056438	.048219	.039726	.031233	.023014	.014521	.006301	09
10	.097534	.089041	.081370	.072877	.064658	.056164	.047945	.039452	.030959	.022740	.014247	.006027	10
11	.097260	.088767	.081096	.072603	.064384	.055890	.047671	.039178	.030685	.022466	.013973	.005753	11
12	.096986	.088493	.080822	.072329	.064110	.055616	.047397	.038904	.030411	.022192	.013699	.005479	12
13	.096712	.088219	.080548	.072055	.063836	.055342	.047123	.038630	.030137	.021918	.013425	.005205	13
14	.096438	.087945	.080274	.071781	.063562	.055068	.046849	.038356	.029863	.021644	.013151	.004932	14
15	.096164	.087671	.080000	.071507	.063288	.054795	.046575	.038082	.029569	.021370	.012877	.004658	15
16	.095890	.087397	.079726	.071233	.063014	.054521	.046301	.037808	.029315	.021096	.012603	.004384	16
17	.095616	.087123	.079452	.070959	.062740	.054247	.046027	.037534	.029041	.020822	.012329	.004110	17
18	.095342	.086849	.079178	.070685	.062466	.053973	.045753	.037260	.028767	.020548	.012055	.003836	18
19	.095068	.086575	.078904	.070411	.062192	.053699	.045479	.036986	.028493	.020274	.011781	.003562	19
20	.094795	.086301	.078630	.070137	.061918	.053425	.045205	.036712	.028219	.020000	.011507	.003288	20
21	.094521	.086027	.078356	.069863	.061644	.053151	.044932	.036438	.027945	.019726	.011233	.003014	21
22	.094247	.085753	.078082	.069589	.061370	.052877	.044658	.036164	.027671	.019452	.010959	.002740	22
23	.093973	.085479	.077808	.069315	.061096	.052603	.044384	.035890	.027397	.019178	.010685	.002466	23
24	.093699	.085205	.077534	.069041	.060822	.052329	.044110	.035616	.027123	.018904	.010411	.002192	24
25	.093425	.084932	.077260	.068767	.060548	.052055	.043836	.035342	.026849	.018630	.010137	.001918	25
26	.093151	.084658	.076986	.068493	.060274	.051781	.043562	.035068	.026575	.018356	.009863	.001644	26
27	.092877	.084384	.076712	.068219	.060000	.051507	.043288	.034795	.026301	.018082	.009589	.001370	27
28	.092603	.084110	.076438	.067945	.059726	.051233	.043014	.034521	.026027	.017808	.009315	.001096	28
29	.092329	.083836	.076164	.067671	.059452	.050959	.042740	.034247	.025753	.017534	.009041	.000822	29
30	.092055	.083562	.075890	.067397	.059178	.050685	.042466	.033973	.025479	.017260	.008767	.000548	30
31	.091781	.083288	.075616	.067123	.058904	.050411	.042192	.033699	.025205	.016986	.008493	.000274	31

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT .031250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.081250	.074349	.068116	.061216	.054538	.047637	.040959	.034058	.027158	.020479	.013579	.006901	01
02	.081027	.074127	.067894	.060993	.054315	.047414	.040736	.033836	.026935	.020257	.013356	.006677	02
03	.080805	.073904	.067671	.060771	.054092	.047192	.040514	.033613	.026712	.020034	.013134	.006449	03
04	.080582	.073682	.067449	.060548	.053870	.046969	.040291	.033390	.026490	.019812	.012911	.006221	04
05	.080360	.073459	.067226	.060325	.053647	.046747	.040068	.033168	.026267	.019589	.012688	.006000	05
06	.080137	.073236	.067003	.060103	.053425	.046524	.039846	.032945	.026045	.019366	.012466	.005778	06
07	.079914	.073014	.066781	.059880	.053202	.046301	.039623	.032723	.025822	.019144	.012243	.005557	07
08	.079692	.072791	.066558	.059658	.052979	.046079	.039401	.032500	.025599	.018921	.012021	.005332	08
09	.079469	.072569	.066336	.059435	.052757	.045856	.039178	.032277	.025377	.018699	.011798	.005120	09
10	.079247	.072346	.066113	.059212	.052534	.045634	.038955	.032055	.025154	.018476	.011575	.004907	10
11	.079024	.072123	.065890	.058990	.052312	.045411	.038733	.031832	.024932	.018253	.011353	.004675	11
12	.078801	.071901	.065668	.058767	.052089	.045188	.038510	.031610	.024709	.018031	.011130	.004452	12
13	.078579	.071678	.065445	.058545	.051866	.044966	.038288	.031387	.024486	.017808	.010908	.004229	13
14	.078356	.071455	.065223	.058322	.051644	.044743	.038065	.031164	.024264	.017586	.010685	.004007	14
15	.078134	.071233	.065000	.058099	.051421	.044521	.037842	.030942	.024041	.017363	.010462	.003784	15
16	.077911	.071010	.064777	.057877	.051199	.044298	.037620	.030719	.023818	.017140	.010240	.003562	16
17	.077688	.070788	.064555	.057654	.050976	.044075	.037397	.030497	.023596	.016918	.010017	.003339	17
18	.077466	.070565	.064332	.057432	.050753	.043853	.037175	.030274	.023373	.016695	.009795	.003116	18
19	.077243	.070342	.064110	.057209	.050531	.043630	.036952	.030051	.023151	.016473	.009572	.002894	19
20	.077021	.070120	.063887	.056986	.050308	.043408	.036729	.029829	.022928	.016250	.009349	.002671	20
21	.076798	.069897	.063664	.056764	.050086	.043185	.036507	.029606	.022705	.016027	.009127	.002449	21
22	.076575	.069675	.063442	.056541	.049863	.042962	.036284	.029384	.022483	.015805	.008904	.002226	22
23	.076353	.069452	.063219	.056318	.049640	.042740	.036062	.029161	.022260	.015582	.008682	.002003	23
24	.076130	.069229	.062997	.056096	.049418	.042517	.035839	.028938	.022038	.015360	.008459	.001781	24
25	.075908	.069007	.062774	.055873	.049195	.042295	.035616	.028716	.021815	.015137	.008236	.001558	25
26	.075685	.068784	.062551	.055651	.048973	.042072	.035394	.028493	.021592	.014914	.008014	.001336	26
27	.075462	.068562	.062329	.055428	.048750	.041849	.035171	.028271	.021370	.014692	.007791	.001113	27
28	.075240	.068339	.062106	.055205	.048527	.041627	.034949	.028048	.021147	.014469	.007568	.000890	28
29	.075017	.068116	.061884	.054983	.048305	.041404	.034726	.027825	.020925	.014247	.007346	.000668	29
30	.074795		.061661	.054760	.048082	.041182	.034503	.027603	.020702	.014024	.007123	.000445	30
31	.074572		.061438		.047860		.034281	.027380		.013801		.000223	31

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 0.5500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.055000	.050329	.046110	.041438	.036918	.032247	.027726	.023055	.018384	.013863	.009192	.004671	01
02	.054849	.050178	.045959	.041288	.036767	.032096	.027575	.022904	.018233	.013712	.009041	.004521	02
03	.054699	.050027	.045808	.041137	.036616	.031945	.027425	.022753	.018082	.013562	.008890	.004370	03
04	.054548	.049877	.045658	.040986	.036466	.031795	.027274	.022603	.017932	.013411	.008740	.004219	04
05	.054397	.049726	.045507	.040836	.036315	.031644	.027123	.022452	.017781	.013260	.008589	.004068	05
06	.054247	.049575	.045356	.040685	.036164	.031493	.026973	.022301	.017630	.013110	.008438	.003918	06
07	.054096	.049425	.045205	.040534	.036014	.031342	.026822	.022151	.017479	.012959	.008288	.003767	07
08	.053945	.049274	.045055	.040384	.035863	.031192	.026671	.022000	.017329	.012808	.008137	.003616	08
09	.053795	.049123	.044904	.040233	.035712	.031041	.026521	.021849	.017178	.012658	.007986	.003466	09
10	.053644	.048973	.044753	.040082	.035562	.030890	.026370	.021699	.017027	.012507	.007836	.003315	10
11	.053493	.048822	.044603	.039932	.035411	.030740	.026219	.021548	.016877	.012356	.007685	.003164	11
12	.053342	.048671	.044452	.039781	.035260	.030589	.026068	.021397	.016726	.012205	.007534	.003014	12
13	.053192	.048521	.044301	.039630	.035110	.030438	.025918	.021247	.016575	.012055	.007384	.002863	13
14	.053041	.048370	.044151	.039479	.034959	.030288	.025767	.021096	.016425	.011904	.007233	.002712	14
15	.052890	.048219	.044000	.039329	.034808	.030137	.025616	.020945	.016274	.011753	.007082	.002562	15
16	.052740	.048068	.043849	.039178	.034658	.029986	.025466	.020795	.016123	.011603	.006932	.002411	16
17	.052589	.047918	.043699	.039027	.034507	.029836	.025315	.020644	.015973	.011452	.006781	.002260	17
18	.052438	.047767	.043548	.038877	.034356	.029685	.025164	.020493	.015822	.011301	.006630	.002110	18
19	.052288	.047616	.043397	.038726	.034205	.029534	.025014	.020342	.015671	.011151	.006479	.001959	19
20	.052137	.047466	.043247	.038575	.034055	.029384	.024863	.020192	.015521	.011000	.006329	.001808	20
21	.051986	.047315	.043096	.038425	.033904	.029233	.024712	.020041	.015370	.010849	.006178	.001659	21
22	.051836	.047164	.042945	.038274	.033753	.029082	.024562	.019890	.015219	.010699	.006027	.001507	22
23	.051685	.047014	.042795	.038123	.033603	.028932	.024411	.019740	.015068	.010548	.005877	.001356	23
24	.051534	.046863	.042644	.037973	.033452	.028781	.024260	.019589	.014918	.010397	.005726	.001205	24
25	.051384	.046712	.042493	.037822	.033301	.028630	.024110	.019438	.014767	.010247	.005575	.001055	25
26	.051233	.046562	.042342	.037671	.033151	.028479	.023959	.019288	.014616	.010096	.005425	.000904	26
27	.051082	.046411	.042192	.037521	.033000	.028329	.023808	.019137	.014466	.009945	.005274	.000753	27
28	.050932	.046260	.042041	.037370	.032849	.028178	.023658	.018986	.014315	.009795	.005123	.000603	28
29	.050781	.046110	.041890	.037219	.032699	.028027	.023507	.018836	.014164	.009644	.004973	.000452	29
30	.050630		.041740	.037068	.032548	.027877	.023356	.018685	.014014	.009493	.004822	.000301	30
31	.050479		.041589		.032397		.023205	.018534		.009342		.000151	31

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 062500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.062500	.057192	.052397	.047089	.041952	.036644	.031507	.026199	.020890	.015753	.010445	.005308	01
02	.062329	.057021	.052226	.046918	.041781	.036473	.031336	.026027	.020719	.015582	.010274	.005137	02
03	.062158	.056849	.052055	.046747	.041610	.036301	.031164	.025856	.020548	.015411	.010103	.004966	03
04	.061986	.056678	.051884	.046575	.041438	.036130	.030993	.025685	.020377	.015240	.009932	.004795	04
05	.061815	.056507	.051712	.046404	.041267	.035959	.030822	.025514	.020205	.015068	.009760	.004623	05
06	.061644	.056336	.051541	.046233	.041096	.035788	.030651	.025342	.020034	.014897	.009589	.004452	06
07	.061473	.056164	.051370	.046062	.040925	.035616	.030479	.025171	.019863	.014726	.009418	.004281	07
08	.061301	.055993	.051199	.045890	.040753	.035445	.030308	.025000	.019692	.014555	.009247	.004110	08
09	.061130	.055822	.051027	.045719	.040582	.035274	.030137	.024829	.019521	.014384	.009075	.003939	09
10	.060959	.055651	.050856	.045548	.040411	.035103	.029966	.024658	.019349	.014212	.008904	.003767	10
11	.060788	.055479	.050685	.045377	.040240	.034932	.029795	.024486	.019178	.014041	.008733	.003596	11
12	.060616	.055308	.050514	.045205	.040068	.034760	.029623	.024315	.019007	.013870	.008562	.003425	12
13	.060445	.055137	.050342	.045034	.039897	.034589	.029452	.024144	.018835	.013699	.008390	.003253	13
14	.060274	.054966	.050171	.044863	.039726	.034418	.029281	.023973	.018664	.013527	.008219	.003082	14
15	.060103	.054795	.050000	.044692	.039555	.034247	.029110	.023801	.018493	.013356	.008048	.002911	15
16	.059932	.054623	.049829	.044521	.039384	.034075	.028938	.023630	.018322	.013185	.007877	.002740	16
17	.059760	.054452	.049658	.044349	.039212	.033904	.028767	.023459	.018151	.013014	.007705	.002568	17
18	.059589	.054281	.049486	.044178	.039041	.033733	.028596	.023288	.017979	.012842	.007534	.002397	18
19	.059418	.054110	.049315	.044007	.038870	.033562	.028425	.023116	.017808	.012671	.007363	.002226	19
20	.059247	.053938	.049144	.043836	.038699	.033390	.028253	.022945	.017637	.012500	.007192	.002055	20
21	.059075	.053767	.048973	.043664	.038527	.033219	.028082	.022774	.017466	.012329	.007021	.001884	21
22	.058904	.053596	.048801	.043493	.038356	.033048	.027911	.022603	.017295	.012158	.006849	.001712	22
23	.058733	.053425	.048630	.043322	.038185	.032877	.027740	.022432	.017123	.011986	.006678	.001541	23
24	.058562	.053253	.048455	.043151	.038014	.032705	.027568	.022260	.016952	.011815	.006507	.001370	24
25	.058390	.053082	.048288	.042979	.037842	.032534	.027397	.022089	.016781	.011644	.006336	.001199	25
26	.058219	.052911	.048116	.042808	.037671	.032363	.027226	.021918	.016610	.011473	.006164	.001027	26
27	.058048	.052740	.047945	.042637	.037500	.032192	.027055	.021747	.016438	.011301	.005993	.000856	27
28	.057877	.052568	.047774	.042466	.037329	.032021	.026884	.021575	.016267	.011130	.005822	.000685	28
29	.057705	.052397	.047603	.042295	.037158	.031849	.026712	.021404	.016096	.010959	.005651	.000514	29
30	.057534		.047432	.042123	.036986	.031678	.026541	.021233	.015925	.010788	.005479	.000342	30
31	.057363		.047260		.036815		.026370	.021062		.010616		.000171	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 0%2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.072500	.066342	.060781	.054623	.049664	.042507	.036548	.030390	.024233	.018274	.012116	.006158	01
02	.072301	.066144	.060582	.054425	.048466	.042308	.036349	.030192	.024034	.018075	.011918	.005959	02
03	.072103	.065945	.060384	.054226	.048267	.042110	.036151	.029993	.023836	.017877	.011719	.005760	03
04	.071904	.065747	.060185	.054027	.048068	.041911	.035952	.029795	.023637	.017678	.011521	.005562	04
05	.071705	.065548	.059986	.053829	.047870	.041712	.035753	.029596	.023438	.017479	.011322	.005363	05
06	.071507	.065349	.059789	.053630	.047671	.041514	.035555	.029397	.023240	.017281	.011123	.005164	06
07	.071308	.065151	.059589	.053432	.047473	.041315	.035356	.029199	.023041	.017082	.010925	.004966	07
08	.071110	.064952	.059390	.053233	.047274	.041116	.035158	.029000	.022842	.016884	.010726	.004767	08
09	.070911	.064793	.059192	.053034	.047075	.040918	.034959	.028801	.022644	.016685	.010527	.004568	09
10	.070712	.064595	.058993	.052836	.046877	.040719	.034760	.028603	.022445	.016486	.010329	.004370	10
11	.070514	.064396	.058795	.052637	.046678	.040521	.034562	.028404	.022247	.016288	.010130	.004171	11
12	.070315	.064198	.058596	.052438	.046479	.040322	.034363	.028205	.022048	.016089	.009932	.003973	12
13	.070116	.063999	.058397	.052240	.046281	.040123	.034164	.028007	.021849	.015890	.009733	.003774	13
14	.069918	.063760	.058199	.052041	.046082	.039925	.033966	.027808	.021651	.015692	.009534	.003575	14
15	.069719	.063562	.058000	.051842	.045884	.039726	.033767	.027610	.021452	.015493	.009336	.003377	15
16	.069521	.063363	.057801	.051644	.045685	.039527	.033568	.027411	.021253	.015295	.009137	.003178	16
17	.069322	.063164	.057603	.051445	.045486	.039329	.033370	.027212	.021055	.015096	.008938	.002979	17
18	.069123	.062966	.057404	.051247	.045288	.039130	.033171	.027014	.020856	.014897	.008740	.002781	18
19	.068925	.062767	.057205	.051048	.045089	.038932	.032973	.026815	.020658	.014699	.008541	.002582	19
20	.068726	.062568	.057007	.050849	.044890	.038733	.032774	.026616	.020459	.014500	.008342	.002384	20
21	.068527	.062370	.056808	.050651	.044692	.038534	.032575	.026418	.020260	.014301	.008144	.002185	21
22	.068329	.062171	.056610	.050452	.044493	.038336	.032377	.026219	.020062	.014103	.007945	.001986	22
23	.068130	.061973	.056411	.050253	.044295	.038137	.032178	.026021	.019863	.013904	.007747	.001789	23
24	.067932	.061774	.056212	.050055	.044096	.037938	.031979	.025822	.019664	.013705	.007548	.001589	24
25	.067733	.061575	.056014	.049856	.043897	.037740	.031781	.025623	.019466	.013507	.007349	.001390	25
26	.067534	.061377	.055815	.049658	.043699	.037541	.031582	.025425	.019267	.013308	.007151	.001192	26
27	.067336	.061178	.055616	.049459	.043500	.037342	.031384	.025226	.019068	.013110	.006952	.000993	27
28	.067137	.060979	.055418	.049260	.043301	.037144	.031185	.025027	.018870	.012911	.006753	.000795	28
29	.066938	.060781	.055219	.049062	.043103	.036945	.030986	.024829	.018671	.012712	.006555	.000596	29
30	.066740		.055021	.048863	.042904	.036747	.030788	.024630	.018473	.012514	.006356	.000397	30
31	.066541		.054822		.042705		.030589	.024432		.012315		.000199	31

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 075000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.075000	.068630	.052877	.056507	.050342	.043973	.037808	.031438	.025068	.019904	.012534	.006370	01
02	.074795	.068425	.062671	.056301	.050137	.043767	.037603	.031233	.024863	.018699	.012329	.006164	02
03	.074589	.068219	.062466	.056096	.049932	.043562	.037397	.031027	.024658	.018493	.012123	.005950	03
04	.074384	.068014	.062260	.055890	.049726	.043356	.037192	.030822	.024452	.018288	.011918	.005753	04
05	.074179	.067808	.062055	.055685	.049521	.043151	.036986	.030616	.024247	.018082	.011712	.005548	05
06	.073973	.067603	.061844	.055479	.049315	.042945	.036781	.030411	.024041	.017877	.011507	.005342	06
07	.073767	.067397	.061644	.055274	.049110	.042740	.036575	.030205	.023836	.017671	.011301	.005137	07
08	.073562	.067192	.061438	.055068	.048904	.042534	.036370	.030000	.023630	.017466	.011096	.004932	08
09	.073356	.066986	.061233	.054863	.048699	.042329	.036164	.029795	.023425	.017260	.010890	.004726	09
10	.073151	.066781	.061027	.054658	.048493	.042123	.035959	.029589	.023219	.017055	.010685	.004521	10
11	.072945	.066575	.060822	.054452	.048288	.041918	.035753	.029384	.023014	.016849	.010479	.004315	11
12	.072740	.066370	.060616	.054247	.048082	.041712	.035548	.029178	.022808	.016644	.010274	.004110	12
13	.072534	.066164	.060411	.054041	.047877	.041507	.035342	.028973	.022603	.016438	.010068	.003904	13
14	.072329	.065959	.060205	.053836	.047671	.041301	.035137	.028767	.022397	.016233	.009862	.003699	14
15	.072123	.065753	.060000	.053630	.047466	.041096	.034932	.028562	.022192	.016027	.009658	.003493	15
16	.071918	.065548	.059795	.053425	.047260	.040890	.034726	.028356	.021986	.015822	.009452	.003288	16
17	.071712	.065342	.059589	.053219	.047055	.040685	.034521	.028151	.021781	.015616	.009247	.003082	17
18	.071507	.065137	.059384	.053014	.046849	.040479	.034315	.027945	.021575	.015411	.009041	.002877	18
19	.071301	.064932	.059178	.052808	.046644	.040274	.034110	.027740	.021370	.015205	.008836	.002671	19
20	.071096	.064726	.058973	.052603	.046438	.040068	.033904	.027534	.021164	.015000	.008630	.002466	20
21	.070890	.064521	.058767	.052397	.046233	.039863	.033699	.027329	.020959	.014795	.008425	.002260	21
22	.070685	.064315	.058562	.052192	.046027	.039658	.033493	.027123	.020753	.014589	.008219	.002055	22
23	.070479	.064110	.058356	.051986	.045822	.039452	.033288	.026918	.020548	.014384	.008014	.001849	23
24	.070274	.063904	.058151	.051781	.045616	.039247	.033082	.026712	.020342	.014178	.007808	.001644	24
25	.070068	.063699	.057945	.051575	.045411	.039041	.032877	.026507	.020137	.013973	.007603	.001438	25
26	.069863	.063493	.057740	.051370	.045205	.038836	.032671	.026301	.019932	.013767	.007397	.001233	26
27	.069658	.063288	.057534	.051164	.045000	.038630	.032466	.026096	.019726	.013562	.007192	.001027	27
28	.069452	.063082	.057329	.050959	.044795	.038425	.032260	.025890	.019521	.013356	.006986	.000822	28
29	.069247	.062877	.057123	.050753	.044589	.038219	.032055	.025685	.019315	.013151	.006781	.000616	29
30	.069041		.056918	.050548	.044384	.038014	.031849	.025479	.019110	.012945	.006575	.000411	30
31	.068836		.056712		.044178		.031644	.025274		.012740		.000205	31

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FFA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.080000	.073205	.067068	.060274	.053699	.046904	.040329	.033534	.026740	.020164	.013370	.006795	01
02	.079781	.072986	.066849	.060055	.053479	.046685	.040110	.033315	.026521	.019945	.013151	.006575	02
03	.079562	.072767	.066630	.059836	.053260	.046466	.039890	.033096	.026301	.019726	.012932	.006356	03
04	.079342	.072548	.066411	.059616	.053041	.046247	.039671	.032877	.026082	.019507	.012712	.006137	04
05	.079123	.072329	.066192	.059397	.052822	.046027	.039452	.032658	.025863	.019288	.012493	.005918	05
06	.078904	.072110	.065973	.059178	.052603	.045808	.039233	.032438	.025644	.019068	.012274	.005699	06
07	.078685	.071890	.065753	.058959	.052384	.045589	.039014	.032219	.025425	.018849	.012055	.005479	07
08	.078466	.071671	.065534	.058740	.052164	.045370	.038795	.032000	.025205	.018630	.011836	.005260	08
09	.078247	.071452	.065315	.058521	.051945	.045151	.038575	.031781	.024986	.018411	.011616	.005041	09
10	.078027	.071233	.065096	.058301	.051726	.044932	.038356	.031562	.024767	.018192	.011397	.004822	10
11	.077808	.071014	.064877	.058082	.051507	.044712	.038137	.031342	.024548	.017973	.011178	.004603	11
12	.077589	.070795	.064658	.057863	.051288	.044493	.037918	.031123	.024329	.017753	.010959	.004384	12
13	.077370	.070575	.064438	.057644	.051068	.044274	.037699	.030904	.024110	.017534	.010740	.004164	13
14	.077151	.070356	.064219	.057425	.050849	.044055	.037479	.030685	.023890	.017315	.010521	.003945	14
15	.076932	.070137	.064000	.057205	.050630	.043836	.037260	.030466	.023671	.017096	.010301	.003726	15
16	.076712	.069918	.063781	.056986	.050411	.043616	.037041	.030247	.023452	.016877	.010082	.003507	16
17	.076493	.069699	.063562	.056767	.050192	.043397	.036822	.030027	.023233	.016658	.009863	.003288	17
18	.076274	.069479	.063342	.056548	.049973	.043178	.036603	.029808	.023014	.016438	.009644	.003068	18
19	.076055	.069260	.063123	.056329	.049753	.042959	.036384	.029589	.022795	.016219	.009425	.002849	19
20	.075836	.069041	.062904	.056110	.049534	.042740	.036164	.029370	.022575	.016000	.009205	.002630	20
21	.075616	.068822	.062685	.055890	.049315	.042521	.035945	.029151	.022356	.015781	.008986	.002411	21
22	.075397	.068603	.062466	.055671	.049096	.042301	.035726	.028932	.022137	.015562	.008767	.002192	22
23	.075178	.068384	.062247	.055452	.048877	.042082	.035507	.028712	.021918	.015342	.008548	.001973	23
24	.074959	.068164	.062027	.055233	.048658	.041863	.035288	.028493	.021699	.015123	.008329	.001753	24
25	.074740	.067945	.061808	.055014	.048438	.041644	.035068	.028274	.021479	.014904	.008110	.001534	25
26	.074521	.067726	.061589	.054795	.048219	.041425	.034849	.028055	.021260	.014685	.007890	.001315	26
27	.074301	.067507	.061370	.054575	.048000	.041205	.034630	.027836	.021041	.014466	.007671	.001096	27
28	.074082	.067288	.061151	.054356	.047781	.040986	.034411	.027616	.020822	.014247	.007452	.000877	28
29	.073863	.067068	.060932	.054137	.047562	.040767	.034192	.027397	.020603	.014027	.007233	.000658	29
30	.073644		.060712	.053918	.047342	.040548	.033973	.027178	.020384	.013808	.007014	.000438	30
31	.073425		.060493		.047123		.033753	.026959		.013589		.000219	31

WASTED COPY  
 (10-76) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 5.6630 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.056830	.052003	.047644	.042817	.038146	.033320	.028649	.023822	.018995	.014324	.009498	.004827	01
02	.056674	.051848	.047088	.042661	.037990	.033164	.028493	.023666	.018840	.014169	.009342	.004671	02
03	.056519	.051692	.047332	.042506	.037835	.033008	.028337	.023510	.018684	.014013	.009186	.004515	03
04	.056363	.051536	.047177	.042350	.037679	.032852	.028181	.023355	.018528	.013857	.009031	.004360	04
05	.056207	.051381	.047021	.042194	.037523	.032697	.028026	.023199	.018372	.013701	.008875	.004204	05
06	.056052	.051225	.046865	.042039	.037368	.032541	.027870	.023043	.018217	.013546	.008719	.004048	06
07	.055896	.051069	.046710	.041883	.037212	.032385	.027714	.022888	.018061	.013390	.008563	.003892	07
08	.055740	.050913	.046554	.041727	.037056	.032230	.027559	.022732	.017905	.013234	.008408	.003737	08
09	.055584	.050758	.046398	.041572	.036901	.032074	.027403	.022576	.017750	.013079	.008252	.003581	09
10	.055429	.050602	.046242	.041416	.036745	.031918	.027247	.022421	.017594	.012923	.008096	.003425	10
11	.055273	.050446	.046087	.041260	.036589	.031763	.027092	.022265	.017438	.012767	.007941	.003270	11
12	.055117	.050291	.045931	.041104	.036433	.031607	.026936	.022109	.017283	.012612	.007785	.003114	12
13	.054962	.050135	.045775	.040949	.036278	.031451	.026780	.021954	.017127	.012456	.007629	.002956	13
14	.054806	.049979	.045620	.040793	.036122	.031295	.026624	.021798	.016971	.012300	.007474	.002803	14
15	.054650	.049824	.045464	.040637	.035966	.031140	.026469	.021642	.016815	.012144	.007318	.002647	15
16	.054495	.049668	.045308	.040482	.035811	.030984	.026313	.021486	.016660	.011989	.007162	.002491	16
17	.054339	.049512	.045153	.040326	.035655	.030828	.026157	.021331	.016504	.011833	.007006	.002335	17
18	.054183	.049356	.044997	.040170	.035499	.030673	.026002	.021175	.016348	.011677	.006851	.002180	18
19	.054027	.049201	.044841	.040015	.035344	.030517	.025846	.021019	.016193	.011522	.006695	.002024	19
20	.053872	.049045	.044686	.039859	.035188	.030361	.025690	.020864	.016037	.011366	.006539	.001868	20
21	.053716	.048889	.044530	.039703	.035032	.030206	.025535	.020708	.015881	.011210	.006384	.001713	21
22	.053560	.048734	.044374	.039547	.034876	.030050	.025379	.020552	.015726	.011055	.006228	.001557	22
23	.053405	.048578	.044218	.039392	.034721	.029894	.025223	.020397	.015570	.010899	.006072	.001401	23
24	.053249	.048422	.044063	.039236	.034565	.029738	.025067	.020241	.015414	.010743	.005917	.001246	24
25	.053093	.048267	.043907	.039080	.034409	.029583	.024912	.020085	.015258	.010588	.005761	.001090	25
26	.052938	.048111	.043751	.038925	.034254	.029427	.024756	.019929	.015103	.010432	.005605	.000934	26
27	.052782	.047955	.043596	.038769	.034098	.029271	.024600	.019774	.014947	.010276	.005449	.000778	27
28	.052626	.047799	.043440	.038613	.033942	.029116	.024445	.019618	.014791	.010120	.005294	.000623	28
29	.052470	.047644	.043284	.038458	.033787	.028960	.024289	.019462	.014636	.009965	.005138	.000467	29
30	.052315		.043129	.038302	.033631	.028804	.024133	.019307	.014480	.009809	.004982	.000311	30
31	.052159		.042973		.033475		.023978	.019151		.009653		.000156	31

MASTER COPY

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 7.2100 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.072100	.065976	.060445	.054322	.048396	.042272	.036346	.030223	.024099	.018173	.012050	.006124	01
02	.071902	.065779	.060248	.054124	.048198	.042075	.036149	.030025	.023902	.017976	.011852	.005926	02
03	.071705	.065581	.060050	.053927	.048001	.041877	.035951	.029828	.023704	.017778	.011655	.005728	03
04	.071507	.065384	.059853	.053729	.047803	.041680	.035754	.029630	.023507	.017581	.011457	.005531	04
05	.071310	.065186	.059655	.053532	.047606	.041482	.035556	.029433	.023309	.017383	.011259	.005333	05
06	.071112	.064989	.059458	.053334	.047408	.041285	.035359	.029235	.023112	.017185	.011062	.005136	06
07	.070915	.064791	.059260	.053137	.047211	.041087	.035161	.029038	.022914	.016988	.010864	.004938	07
08	.070717	.064594	.059063	.052939	.047013	.040890	.034964	.028840	.022716	.016790	.010667	.004741	08
09	.070520	.064396	.058865	.052742	.046816	.040692	.034766	.028642	.022519	.016593	.010469	.004543	09
10	.070322	.064199	.058668	.052544	.046618	.040495	.034568	.028445	.022321	.016395	.010272	.004346	10
11	.070125	.064001	.058470	.052347	.046421	.040297	.034371	.028247	.022124	.016198	.010074	.004148	11
12	.069927	.063804	.058273	.052149	.046223	.040099	.034173	.028050	.021926	.016000	.009877	.003951	12
13	.069730	.063606	.058075	.051952	.046025	.039902	.033976	.027852	.021729	.015803	.009679	.003753	13
14	.069532	.063408	.057878	.051754	.045828	.039704	.033778	.027655	.021531	.015605	.009482	.003556	14
15	.069335	.063211	.057680	.051556	.045630	.039507	.033581	.027457	.021334	.015408	.009284	.003358	15
16	.069137	.063013	.057482	.051359	.045433	.039309	.033383	.027260	.021136	.015210	.009087	.003161	16
17	.068939	.062816	.057285	.051161	.045235	.039112	.033186	.027062	.020939	.015013	.008889	.002963	17
18	.068742	.062618	.057087	.050964	.045038	.038914	.032988	.026865	.020741	.014815	.008692	.002765	18
19	.068544	.062421	.056890	.050766	.044840	.038717	.032791	.026667	.020544	.014618	.008494	.002568	19
20	.068347	.062223	.056692	.050569	.044643	.038519	.032593	.026470	.020346	.014420	.008296	.002370	20
21	.068149	.062026	.056495	.050371	.044445	.038322	.032396	.026272	.020148	.014222	.008099	.002173	21
22	.067952	.061828	.056297	.050174	.044248	.038124	.032198	.026075	.019951	.014025	.007901	.001975	22
23	.067754	.061631	.056100	.049976	.044050	.037927	.032001	.025877	.019753	.013827	.007704	.001778	23
24	.067557	.061433	.055902	.049779	.043853	.037729	.031803	.025679	.019556	.013630	.007506	.001580	24
25	.067359	.061236	.055705	.049581	.043655	.037532	.031605	.025482	.019358	.013432	.007309	.001383	25
26	.067162	.061038	.055507	.049384	.043458	.037334	.031408	.025284	.019161	.013235	.007111	.001185	26
27	.066964	.060841	.055310	.049186	.043260	.037136	.031210	.025087	.018963	.013037	.006914	.000988	27
28	.066767	.060643	.055112	.048988	.043062	.036939	.031013	.024889	.018766	.012840	.006716	.000790	28
29	.066569	.060445	.054915	.048791	.042865	.036741	.030815	.024692	.018568	.012642	.006519	.000593	29
30	.066372		.054717	.048593	.042667	.036544	.030618	.024494	.018371	.012445	.006321	.000395	30
31	.066174		.054519		.042470		.030420	.024297		.012247		.000198	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.105000	.096082	.088027	.079110	.070479	.061562	.052932	.044014	.035096	.026466	.017548	.008918	01
02	.104712	.095795	.087740	.078822	.070192	.061274	.052644	.043726	.034808	.026178	.017260	.008630	02
03	.104425	.095507	.087452	.078534	.069904	.060986	.052356	.043438	.034521	.025890	.016973	.008342	03
04	.104137	.095219	.087164	.078247	.069616	.060699	.052068	.043151	.034233	.025603	.016685	.008055	04
05	.103849	.094932	.086877	.077959	.069329	.060411	.051781	.042863	.033945	.025315	.016397	.007767	05
06	.103562	.094644	.086589	.077671	.069041	.060123	.051493	.042575	.033658	.025027	.016110	.007479	06
07	.103274	.094356	.086301	.077384	.068753	.059836	.051205	.042288	.033370	.024740	.015822	.007192	07
08	.102986	.094068	.086014	.077096	.068466	.059548	.050918	.042000	.033082	.024452	.015534	.006904	08
09	.102699	.093781	.085726	.076808	.068178	.059260	.050630	.041712	.032795	.024164	.015247	.006616	09
10	.102411	.093493	.085438	.076521	.067890	.058973	.050342	.041425	.032507	.023877	.014959	.006329	10
11	.102123	.093205	.085151	.076233	.067603	.058685	.050055	.041137	.032219	.023589	.014671	.006041	11
12	.101836	.092918	.084863	.075945	.067315	.058397	.049767	.040849	.031932	.023301	.014384	.005753	12
13	.101548	.092630	.084575	.075658	.067027	.058110	.049479	.040562	.031644	.023014	.014096	.005466	13
14	.101260	.092342	.084288	.075370	.066740	.057822	.049192	.040274	.031356	.022726	.013808	.005178	14
15	.100973	.092055	.084000	.075082	.066452	.057534	.048904	.039986	.031068	.022438	.013521	.004890	15
16	.100685	.091767	.083712	.074795	.066164	.057247	.048616	.039699	.030781	.022151	.013233	.004603	16
17	.100397	.091479	.083425	.074507	.065877	.056959	.048329	.039411	.030493	.021863	.012945	.004315	17
18	.100110	.091192	.083137	.074219	.065589	.056671	.048041	.039123	.030205	.021575	.012658	.004027	18
19	.099822	.090904	.082849	.073932	.065301	.056384	.047753	.038836	.029918	.021288	.012370	.003740	19
20	.099534	.090616	.082562	.073644	.065014	.056096	.047466	.038548	.029630	.021000	.012082	.003452	20
21	.099247	.090329	.082274	.073356	.064726	.055808	.047178	.038260	.029342	.020712	.011795	.003164	21
22	.098959	.090041	.081986	.073068	.064438	.055521	.046890	.037973	.029055	.020425	.011507	.002877	22
23	.098671	.089753	.081699	.072781	.064151	.055233	.046603	.037685	.028767	.020137	.011219	.002589	23
24	.098384	.089466	.081411	.072493	.063863	.054945	.046315	.037397	.028479	.019849	.010932	.002301	24
25	.098096	.089178	.081123	.072205	.063575	.054658	.046027	.037110	.028192	.019562	.010644	.002014	25
26	.097808	.088890	.080836	.071918	.063288	.054370	.045740	.036822	.027904	.019274	.010356	.001726	26
27	.097521	.088603	.080548	.071630	.063000	.054082	.045452	.036534	.027616	.018986	.010068	.001438	27
28	.097233	.088315	.080260	.071342	.062712	.053795	.045164	.036247	.027329	.018699	.009781	.001151	28
29	.096945	.088027	.079973	.071055	.062425	.053507	.044877	.035959	.027041	.018411	.009493	.000863	29
30	.096658		.079685	.070767	.062137	.053219	.044589	.035671	.026753	.018123	.009205	.000575	30
31	.096370		.079397		.061849		.044301	.035384		.017836		.000288	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 6.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.060000	.054904	.050301	.045205	.040274	.035178	.030247	.025151	.020055	.015123	.010027	.005096	01
02	.059836	.054740	.050137	.045041	.040110	.035014	.030082	.024986	.019890	.014959	.009863	.004932	02
03	.059671	.054575	.049973	.044877	.039945	.034849	.029918	.024822	.019726	.014795	.009699	.004767	03
04	.059507	.054411	.049808	.044712	.039781	.034685	.029753	.024658	.019562	.014630	.009534	.004603	04
05	.059342	.054247	.049644	.044548	.039616	.034521	.029589	.024493	.019397	.014466	.009370	.004438	05
06	.059178	.054082	.049479	.044384	.039452	.034356	.029425	.024329	.019233	.014301	.009205	.004274	06
07	.059014	.053918	.049315	.044219	.039288	.034192	.029260	.024164	.019068	.014137	.009041	.004110	07
08	.058849	.053753	.049151	.044055	.039123	.034027	.029096	.024000	.018904	.013973	.008877	.003945	08
09	.058685	.053589	.048986	.043890	.038959	.033863	.028932	.023836	.018740	.013808	.008712	.003781	09
10	.058521	.053425	.048822	.043726	.038795	.033699	.028767	.023671	.018575	.013644	.008548	.003616	10
11	.058356	.053260	.048658	.043562	.038630	.033534	.028603	.023507	.018411	.013479	.008384	.003452	11
12	.058192	.053096	.048493	.043397	.038466	.033370	.028438	.023342	.018247	.013315	.008219	.003288	12
13	.058027	.052932	.048329	.043233	.038301	.033205	.028274	.023178	.018082	.013151	.008055	.003123	13
14	.057863	.052767	.048164	.043068	.038137	.033041	.028110	.023014	.017918	.012986	.007890	.002959	14
15	.057699	.052603	.048000	.042904	.037973	.032877	.027945	.022849	.017753	.012822	.007726	.002795	15
16	.057534	.052438	.047836	.042740	.037808	.032712	.027781	.022685	.017589	.012658	.007562	.002630	16
17	.057370	.052274	.047671	.042575	.037644	.032548	.027616	.022521	.017425	.012493	.007397	.002466	17
18	.057205	.052110	.047507	.042411	.037479	.032384	.027452	.022356	.017260	.012329	.007233	.002301	18
19	.057041	.051945	.047342	.042247	.037315	.032219	.027288	.022192	.017096	.012164	.007068	.002137	19
20	.056877	.051781	.047178	.042082	.037151	.032055	.027123	.022027	.016932	.012000	.006904	.001973	20
21	.056712	.051616	.047014	.041918	.036986	.031890	.026959	.021863	.016767	.011836	.006740	.001808	21
22	.056548	.051452	.046849	.041753	.036822	.031726	.026795	.021699	.016603	.011671	.006575	.001644	22
23	.056384	.051288	.046685	.041589	.036658	.031562	.026630	.021534	.016438	.011507	.006411	.001479	23
24	.056219	.051123	.046521	.041425	.036493	.031397	.026466	.021370	.016274	.011342	.006247	.001315	24
25	.056055	.050959	.046356	.041260	.036329	.031233	.026301	.021205	.016110	.011178	.006082	.001151	25
26	.055890	.050795	.046192	.041096	.036164	.031068	.026137	.021041	.015945	.011014	.005918	.000986	26
27	.055726	.050630	.046027	.040932	.036000	.030904	.025973	.020877	.015781	.010849	.005753	.000822	27
28	.055562	.050466	.045863	.040767	.035836	.030740	.025808	.020712	.015616	.010685	.005589	.000658	28
29	.055397	.050301	.045699	.040603	.035671	.030575	.025644	.020548	.015452	.010521	.005425	.000493	29
30	.055233		.045534	.040438	.035507	.030411	.025479	.020384	.015288	.010356	.005260	.000329	30
31	.055068		.045370		.035342		.025315	.020219					31

(12-12-79) PN 704

MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(1-30-80) PN 711

000

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.116250	.106377	.097459	.087586	.078031	.068158	.058603	.048729	.038856	.029301	.019428	.009873	01
02	.115932	.106058	.097140	.087267	.077712	.067839	.058284	.048411	.038538	.028983	.019110	.009555	02
03	.115613	.105740	.096822	.086949	.077394	.067521	.057966	.048092	.038219	.028664	.018791	.009236	03
04	.115295	.105421	.096503	.086630	.077075	.067202	.057647	.047774	.037901	.028346	.018473	.008918	04
05	.114976	.105103	.096185	.086312	.076757	.066884	.057329	.047455	.037582	.028027	.018154	.008599	05
06	.114658	.104784	.095866	.085993	.076438	.066565	.057010	.047137	.037264	.027709	.017836	.008281	06
07	.114339	.104466	.095548	.085675	.076120	.066247	.056692	.046818	.036945	.027390	.017517	.007962	07
08	.114021	.104147	.095229	.085356	.075801	.065928	.056373	.046500	.036627	.027072	.017199	.007644	08
09	.113702	.103829	.094911	.085038	.075483	.065610	.056055	.046182	.036308	.026753	.016880	.007325	09
10	.113384	.103510	.094592	.084719	.075164	.065291	.055736	.045863	.035990	.026435	.016562	.007007	10
11	.113065	.103192	.094274	.084401	.074846	.064973	.055418	.045545	.035671	.026116	.016243	.006688	11
12	.112747	.102873	.093955	.084082	.074527	.064654	.055099	.045226	.035353	.025798	.015925	.006370	12
13	.112428	.102555	.093637	.083764	.074209	.064336	.054781	.044908	.035034	.025479	.015606	.006051	13
14	.112110	.102236	.093318	.083445	.073890	.064017	.054462	.044589	.034716	.025161	.015288	.005733	14
15	.111791	.101918	.093000	.083127	.073572	.063699	.054144	.044271	.034397	.024842	.014969	.005414	15
16	.111473	.101599	.092682	.082808	.073253	.063380	.053825	.043952	.034079	.024524	.014651	.005096	16
17	.111154	.101281	.092363	.082490	.072935	.063062	.053507	.043634	.033760	.024205	.014332	.004777	17
18	.110836	.100962	.092045	.082171	.072616	.062743	.053188	.043315	.033442	.023887	.014014	.004459	18
19	.110517	.100644	.091726	.081853	.072298	.062425	.052870	.042997	.033123	.023568	.013695	.004140	19
20	.110199	.100325	.091408	.081534	.071979	.062106	.052551	.042678	.032805	.023250	.013377	.003822	20
21	.109880	.100007	.091089	.081216	.071661	.061788	.052233	.042360	.032486	.022932	.013058	.003503	21
22	.109562	.099688	.090771	.080897	.071342	.061469	.051914	.042041	.032168	.022613	.012740	.003185	22
23	.109243	.099370	.090452	.080579	.071024	.061151	.051596	.041723	.031849	.022295	.012421	.002866	23
24	.108925	.099051	.090134	.080260	.070705	.060832	.051277	.041404	.031531	.021976	.012103	.002548	24
25	.108606	.098733	.089815	.079942	.070387	.060514	.050959	.041086	.031212	.021658	.011784	.002229	25
26	.108288	.098414	.089497	.079623	.070068	.060195	.050640	.040767	.030894	.021339	.011466	.001911	26
27	.107969	.098096	.089178	.079305	.069750	.059877	.050322	.040449	.030575	.021021	.011147	.001592	27
28	.107651	.097777	.088860	.078986	.069432	.059558	.050003	.040130	.030257	.020702	.010829	.001274	28
29	.107332	.097459	.088541	.078668	.069113	.059240	.049685	.039812	.029938	.020384	.010510	.000955	29
30	.107014		.088223	.078349	.068795	.058921	.049366	.039493	.029620	.020065	.010192	.000637	30
31	.106695		.087904		.068476		.049048	.039175					31

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FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(3-19-80) PN 718 000	DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
	01	.110000	.100658	.092219	.082877	.073836	.064493	.055452	.046110	.036767	.027726	.018384	.009342	01
	02	.109699	.100356	.091918	.082575	.073534	.064192	.055151	.045808	.036466	.027425	.018082	.009041	02
	03	.109397	.100055	.091616	.082274	.073233	.063890	.054849	.045507	.036164	.027123	.017781	.008740	03
	04	.109096	.099753	.091315	.081973	.072932	.063589	.054548	.045205	.035863	.026822	.017479	.008438	04
	05	.108795	.099452	.091014	.081671	.072630	.063288	.054247	.044904	.035562	.026521	.017178	.008137	05
	06	.108493	.099151	.090712	.081370	.072329	.062986	.053945	.044603	.035260	.026219	.016877	.007836	06
	07	.108192	.098849	.090411	.081068	.072027	.062685	.053644	.044301	.034959	.025918	.016575	.007534	07
	08	.107890	.098548	.090110	.080767	.071726	.062384	.053342	.044000	.034658	.025616	.016274	.007233	08
	09	.107589	.098247	.089808	.080466	.071425	.062082	.053041	.043699	.034356	.025315	.015973	.006932	09
	10	.107288	.097945	.089507	.080164	.071123	.061781	.052740	.043397	.034055	.025014	.015671	.006630	10
	11	.106986	.097644	.089205	.079863	.070822	.061479	.052438	.043096	.033753	.024712	.015370	.006329	11
	12	.106685	.097342	.088904	.079562	.070521	.061178	.052137	.042795	.033452	.024411	.015068	.006027	12
	13	.106384	.097041	.088603	.079260	.070219	.060877	.051836	.042493	.033151	.024110	.014767	.005726	13
	14	.106082	.096740	.088301	.078959	.069918	.060575	.051534	.042192	.032849	.023808	.014466	.005425	14
	15	.105781	.096438	.088000	.078658	.069616	.060274	.051233	.041890	.032548	.023507	.014164	.005123	15
	16	.105479	.096137	.087699	.078356	.069315	.059973	.050932	.041589	.032247	.023205	.013863	.004822	16
	17	.105178	.095836	.087397	.078055	.069014	.059671	.050630	.041288	.031945	.022904	.013562	.004521	17
	18	.104877	.095534	.087096	.077753	.068712	.059370	.050329	.040986	.031644	.022603	.013260	.004219	18
	19	.104575	.095233	.086795	.077452	.068411	.059068	.050027	.040685	.031342	.022301	.012959	.003918	19
	20	.104274	.094932	.086493	.077151	.068110	.058767	.049726	.040384	.031041	.022000	.012658	.003616	20
	21	.103973	.094630	.086192	.076849	.067808	.058466	.049425	.040082	.030740	.021699	.012356	.003315	21
	22	.103671	.094329	.085890	.076548	.067507	.058164	.049123	.039781	.030438	.021397	.012055	.003014	22
	23	.103370	.094027	.085589	.076247	.067205	.057863	.048822	.039479	.030137	.021096	.011753	.002712	23
	24	.103068	.093726	.085288	.075945	.066904	.057562	.048521	.039178	.029836	.020795	.011452	.002411	24
	25	.102767	.093425	.084986	.075644	.066603	.057260	.048219	.038877	.029534	.020493	.011151	.002110	25
	26	.102466	.093123	.084685	.075342	.066301	.056959	.047918	.038575	.029233	.020192	.010849	.001808	26
	27	.102164	.092822	.084384	.075041	.066000	.056658	.047616	.038274	.028932	.019890	.010548	.001507	27
	28	.101863	.092521	.084082	.074740	.065699	.056356	.047315	.037973	.028630	.019589	.010247	.001205	28
	29	.101562	.092219	.083781	.074438	.065397	.056055	.047014	.037671	.028329	.019288	.009945	.000904	29
	30	.101260		.083479	.074137	.065096	.055753	.046712	.037370	.028027	.018986	.009644	.000603	30
	31	.100959		.083178		.064795		.046411	.037068		.018685		.000301	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 12.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(3-19-80)  
PN 718

000

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.125000	.114384	.104795	.094178	.083904	.073288	.063014	.052397	.041781	.031507	.020890	.010616	01
02	.124658	.114041	.104452	.093836	.083562	.072945	.062671	.052055	.041438	.031164	.020548	.010274	02
03	.124315	.113699	.104110	.093493	.083219	.072603	.062329	.051712	.041096	.030822	.020205	.009932	03
04	.123973	.113356	.103767	.093151	.082877	.072260	.061986	.051370	.040753	.030479	.019863	.009589	04
05	.123630	.113014	.103425	.092808	.082534	.071918	.061644	.051027	.040411	.030137	.019521	.009247	05
06	.123288	.112671	.103082	.092466	.082192	.071575	.061301	.050685	.040068	.029795	.019178	.008904	06
07	.122945	.112329	.102740	.092123	.081849	.071233	.060959	.050342	.039726	.029452	.018836	.008562	07
08	.122603	.111986	.102397	.091781	.081507	.070890	.060616	.050000	.039384	.029110	.018493	.008219	08
09	.122260	.111644	.102055	.091438	.081164	.070548	.060274	.049658	.039041	.028767	.018151	.007877	09
10	.121918	.111301	.101712	.091096	.080822	.070205	.059932	.049315	.038699	.028425	.017808	.007534	10
11	.121575	.110959	.101370	.090753	.080479	.069863	.059589	.048973	.038356	.028082	.017466	.007192	11
12	.121233	.110616	.101027	.090411	.080137	.069521	.059247	.048630	.038014	.027740	.017123	.006849	12
13	.120890	.110274	.100685	.090068	.079795	.069178	.058904	.048288	.037671	.027397	.016781	.006507	13
14	.120548	.109932	.100342	.089726	.079452	.068836	.058562	.047945	.037329	.027055	.016438	.006164	14
15	.120205	.109589	.100000	.089384	.079110	.068493	.058219	.047603	.036986	.026712	.016096	.005822	15
16	.119863	.109247	.099658	.089041	.078767	.068151	.057877	.047260	.036644	.026370	.015753	.005479	16
17	.119521	.108904	.099315	.088699	.078425	.067808	.057534	.046918	.036301	.026027	.015411	.005137	17
18	.119178	.108562	.098973	.088356	.078082	.067466	.057192	.046575	.035959	.025685	.015068	.004795	18
19	.118836	.108219	.098630	.088014	.077740	.067123	.056849	.046233	.035616	.025342	.014726	.004452	19
20	.118493	.107877	.098288	.087671	.077397	.066781	.056507	.045890	.035274	.025000	.014384	.004110	20
21	.118151	.107534	.097945	.087329	.077055	.066438	.056164	.045548	.034932	.024658	.014041	.003767	21
22	.117808	.107192	.097603	.086986	.076712	.066096	.055822	.045205	.034589	.024315	.013699	.003425	22
23	.117466	.106849	.097260	.086644	.076370	.065753	.055479	.044863	.034247	.023973	.013356	.003082	23
24	.117123	.106507	.096918	.086301	.076027	.065411	.055137	.044521	.033904	.023630	.013014	.002740	24
25	.116781	.106164	.096575	.085959	.075685	.065068	.054795	.044178	.033562	.023288	.012671	.002397	25
26	.116438	.105822	.096233	.085616	.075342	.064726	.054452	.043836	.033219	.022945	.012329	.002055	26
27	.116096	.105479	.095890	.085274	.075000	.064384	.054110	.043493	.032877	.022603	.011986	.001712	27
28	.115753	.105137	.095548	.084932	.074658	.064041	.053767	.043151	.032534	.022260	.011644	.001370	28
29	.115411	.104795	.095205	.084589	.074315	.063699	.053425	.042808	.032192	.021918	.011301	.001027	29
30	.115068		.094863	.084247	.073973	.063356	.053082	.042466	.031849	.021575	.010959	.000685	30
31	.114726		.094521		.073630		.052740	.042123		.021233		.000342	31



FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 13.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(3-19-80)  
PN 718

000

MASTER COPY  
 1980-01-19

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.135000	.123534	.113178	.101712	.090616	.079151	.068055	.056589	.045123	.034027	.022562	.011466	01
02	.134630	.123164	.112808	.101342	.090247	.078781	.067685	.056219	.044753	.033658	.022192	.011096	02
03	.134260	.122795	.112438	.100973	.089877	.078411	.067315	.055849	.044384	.033288	.021822	.010726	03
04	.133890	.122425	.112068	.100603	.089507	.078041	.066945	.055479	.044014	.032918	.021452	.010356	04
05	.133521	.122055	.111699	.100233	.089137	.077671	.066575	.055110	.043644	.032548	.021082	.009986	05
06	.133151	.121685	.111329	.099863	.088767	.077301	.066205	.054740	.043274	.032178	.020712	.009616	06
07	.132781	.121315	.110959	.099493	.088397	.076932	.065836	.054370	.042904	.031808	.020342	.009247	07
08	.132411	.120945	.110589	.099123	.088027	.076562	.065466	.054000	.042534	.031438	.019973	.008877	08
09	.132041	.120575	.110219	.098753	.087658	.076192	.065096	.053630	.042164	.031068	.019603	.008507	09
10	.131671	.120205	.109849	.098384	.087288	.075822	.064726	.053260	.041795	.030699	.019233	.008137	10
11	.131301	.119836	.109479	.098014	.086918	.075452	.064356	.052890	.041425	.030329	.018863	.007767	11
12	.130932	.119466	.109110	.097644	.086548	.075082	.063986	.052521	.041055	.029959	.018493	.007397	12
13	.130562	.119096	.108740	.097274	.086178	.074712	.063616	.052151	.040685	.029589	.018123	.007027	13
14	.130192	.118726	.108370	.096904	.085808	.074342	.063247	.051781	.040315	.029219	.017753	.006658	14
15	.129822	.118356	.108000	.096534	.085438	.073973	.062877	.051411	.039945	.028849	.017384	.006288	15
16	.129452	.117986	.107630	.096164	.085068	.073603	.062507	.051041	.039575	.028479	.017014	.005918	16
17	.129082	.117616	.107260	.095795	.084699	.073233	.062137	.050671	.039205	.028110	.016644	.005548	17
18	.128712	.117247	.106890	.095425	.084329	.072863	.061767	.050301	.038836	.027740	.016274	.005178	18
19	.128342	.116877	.106521	.095055	.083959	.072493	.061397	.049932	.038466	.027370	.015904	.004808	19
20	.127973	.116507	.106151	.094685	.083589	.072123	.061027	.049562	.038096	.027000	.015534	.004438	20
21	.127603	.116137	.105781	.094315	.083219	.071753	.060658	.049192	.037726	.026630	.015164	.004068	21
22	.127233	.115767	.105411	.093945	.082849	.071384	.060288	.048822	.037356	.026260	.014795	.003699	22
23	.126863	.115397	.105041	.093575	.082479	.071014	.059918	.048452	.036986	.025890	.014425	.003329	23
24	.126493	.115027	.104671	.093205	.082110	.070644	.059548	.048082	.036616	.025521	.014055	.002959	24
25	.126123	.114658	.104301	.092836	.081740	.070274	.059178	.047712	.036247	.025151	.013685	.002589	25
26	.125753	.114288	.103932	.092466	.081370	.069904	.058808	.047342	.035877	.024781	.013315	.002219	26
27	.125384	.113918	.103562	.092096	.081000	.069534	.058438	.046973	.035507	.024411	.012945	.001849	27
28	.125014	.113548	.103192	.091726	.080630	.069164	.058068	.046603	.035137	.024041	.012575	.001479	28
29	.124644	.113178	.102822	.091356	.080260	.068795	.057699	.046233	.034767	.023671	.012205	.001110	29
30	.124274		.102452	.090986	.079890	.068425	.057329	.045863	.034397	.023301	.011836	.000740	30
31	.123904		.102082		.079521		.056959	.045493		.022932		.000370	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 12.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.120000	.109808	.100603	.090411	.080548	.070355	.060493	.050301	.040110	.030247	.020055	.010192	01
02	.119671	.105479	.100274	.090082	.080219	.070027	.060164	.049973	.039781	.029918	.019726	.009863	02
03	.119342	.105151	.099945	.089753	.079890	.069699	.059836	.049644	.039452	.029589	.019397	.009534	03
04	.119014	.108822	.099616	.089425	.079562	.069370	.059507	.049315	.039123	.029260	.019068	.009205	04
05	.118685	.108493	.099288	.089096	.079233	.069041	.059178	.048986	.038795	.028932	.018740	.008877	05
06	.118356	.108164	.098959	.088767	.078904	.068712	.058849	.048658	.038466	.028603	.018411	.008548	06
07	.118027	.107836	.098630	.088438	.078575	.068384	.058521	.048329	.038137	.028274	.018082	.008219	07
08	.117699	.107507	.098301	.088110	.078247	.068055	.058192	.048000	.037808	.027945	.017753	.007890	08
09	.117370	.107178	.097973	.087781	.077918	.067726	.057863	.047671	.037479	.027616	.017425	.007562	09
10	.117041	.106849	.097644	.087452	.077589	.067397	.057534	.047342	.037151	.027288	.017096	.007233	10
11	.116712	.106521	.097315	.087123	.077260	.067068	.057205	.047014	.036822	.026959	.016767	.006904	11
12	.116384	.106192	.096986	.086795	.076932	.066740	.056877	.046685	.036493	.026630	.016438	.006575	12
13	.116055	.105863	.096658	.086466	.076603	.066411	.056548	.046356	.036164	.026301	.016110	.006247	13
14	.115726	.105534	.096329	.086137	.076274	.066082	.056219	.046027	.035836	.025973	.015781	.005918	14
15	.115397	.105205	.096000	.085808	.075945	.065753	.055890	.045699	.035507	.025644	.015452	.005589	15
16	.115068	.104877	.095671	.085479	.075616	.065425	.055562	.045370	.035178	.025315	.015123	.005260	16
17	.114740	.104548	.095342	.085151	.075288	.065096	.055233	.045041	.034849	.024986	.014795	.004932	17
18	.114411	.104219	.095014	.084822	.074959	.064767	.054904	.044712	.034521	.024658	.014466	.004603	18
19	.114082	.103890	.094685	.084493	.074630	.064438	.054575	.044384	.034192	.024329	.014137	.004274	19
20	.113753	.103562	.094356	.084164	.074301	.064110	.054247	.044055	.033863	.024000	.013808	.003945	20
21	.113425	.103233	.094027	.083836	.073973	.063781	.053918	.043726	.033534	.023671	.013479	.003616	21
22	.113096	.102904	.093699	.083507	.073644	.063452	.053589	.043397	.033205	.023342	.013151	.003288	22
23	.112767	.102575	.093370	.083178	.073315	.063123	.053260	.043068	.032877	.023014	.012822	.002959	23
24	.112438	.102247	.093041	.082849	.072986	.062795	.052932	.042740	.032548	.022685	.012493	.002630	24
25	.112110	.101918	.092712	.082521	.072658	.062466	.052603	.042411	.032219	.022356	.012164	.002301	25
26	.111781	.101589	.092384	.082192	.072329	.062137	.052274	.042082	.031890	.022027	.011836	.001973	26
27	.111452	.101260	.092055	.081863	.072000	.061808	.051945	.041753	.031562	.021699	.011507	.001644	27
28	.111123	.100932	.091726	.081534	.071671	.061479	.051616	.041425	.031233	.021370	.011178	.001315	28
29	.110795	.100603	.091397	.081205	.071342	.061151	.051288	.041096	.030904	.021041	.010849	.000986	29
30	.110466		.091068	.080877	.071014	.060822	.050959	.040767	.030575	.020712	.010521	.000658	30
31	.110137		.090740		.070685		.050630	.040438		.020384		.000329	31

(Added 4-11-80, SPECIAL PN)

MASTER COPY

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 13.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.130000	.118959	.108986	.097945	.087260	.076219	.065534	.054493	.043452	.032767	.021726	.011041	01
02	.129644	.118603	.108630	.097589	.086904	.075863	.065178	.054137	.043096	.032411	.021370	.010685	02
03	.129288	.118247	.108274	.097233	.086548	.075507	.064822	.053781	.042740	.032055	.021014	.010329	03
04	.128932	.117890	.107918	.096877	.086192	.075151	.064466	.053425	.042384	.031699	.020658	.009973	04
05	.128575	.117534	.107562	.096521	.085836	.074795	.064110	.053068	.042027	.031342	.020301	.009616	05
06	.128219	.117178	.107205	.096164	.085479	.074438	.063753	.052712	.041671	.030986	.019945	.009260	06
07	.127863	.116822	.106849	.095808	.085123	.074082	.063397	.052356	.041315	.030630	.019589	.008904	07
08	.127507	.116466	.106493	.095452	.084767	.073726	.063041	.052000	.040959	.030274	.019233	.008548	08
09	.127151	.116110	.106137	.095096	.084411	.073370	.062685	.051644	.040603	.029918	.018877	.008192	09
10	.126795	.115753	.105781	.094740	.084055	.073014	.062329	.051288	.040247	.029562	.018521	.007836	10
11	.126438	.115397	.105425	.094384	.083699	.072658	.061973	.050932	.039890	.029205	.018164	.007479	11
12	.126082	.115041	.105068	.094027	.083342	.072301	.061616	.050575	.039534	.028849	.017808	.007123	12
13	.125726	.114685	.104712	.093671	.082986	.071945	.061260	.050219	.039178	.028493	.017452	.006757	13
14	.125370	.114329	.104356	.093315	.082630	.071589	.060904	.049863	.038822	.028137	.017096	.006411	14
15	.125014	.113973	.104000	.092959	.082274	.071233	.060548	.049507	.038466	.027781	.016740	.006055	15
16	.124658	.113616	.103644	.092603	.081918	.070877	.060192	.049151	.038110	.027425	.016384	.005699	16
17	.124301	.113260	.103288	.092247	.081562	.070521	.059836	.048795	.037753	.027068	.016027	.005342	17
18	.123945	.112904	.102932	.091890	.081205	.070164	.059479	.048438	.037397	.026712	.015671	.004986	18
19	.123589	.112548	.102575	.091534	.080849	.069808	.059123	.048082	.037041	.026356	.015315	.004630	19
20	.123233	.112192	.102219	.091178	.080493	.069452	.058767	.047726	.036685	.026000	.014959	.004274	20
21	.122877	.111836	.101863	.090822	.080137	.069096	.058411	.047370	.036329	.025644	.014603	.003918	21
22	.122521	.111479	.101507	.090466	.079781	.068740	.058055	.047014	.035973	.025288	.014247	.003562	22
23	.122164	.111123	.101151	.090110	.079425	.068384	.057699	.046658	.035616	.024932	.013890	.003205	23
24	.121808	.110767	.100795	.089753	.079068	.068027	.057342	.046301	.035260	.024575	.013534	.002849	24
25	.121452	.110411	.100438	.089397	.078712	.067671	.056986	.045945	.034904	.024219	.013178	.002493	25
26	.121096	.110055	.100082	.089041	.078356	.067315	.056630	.045589	.034548	.023863	.012822	.002137	26
27	.120740	.109699	.099726	.088685	.078000	.066959	.056274	.045233	.034192	.023507	.012466	.001781	27
28	.120384	.109342	.099370	.088329	.077644	.066603	.055918	.044877	.033836	.023151	.012110	.001425	28
29	.120027	.108986	.099014	.087973	.077288	.066247	.055562	.044521	.033479	.022795	.011753	.001068	29
30	.119671		.098658	.087616	.076932	.065890	.055205	.044164	.033123	.022438	.011397	.000712	30
31	.119315		.098301		.076575		.054849	.043808		.022082		.000356	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 14.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.140000	.128110	.117370	.105479	.093973	.082082	.070575	.058685	.046795	.035288	.023397	.011890	01
02	.139616	.127726	.116986	.105096	.093589	.081699	.070192	.058301	.046411	.034904	.023014	.011507	02
03	.139233	.127342	.116603	.104712	.093205	.081315	.069808	.057918	.046027	.034521	.022630	.011123	03
04	.138849	.126959	.116219	.104329	.092822	.080932	.069425	.057534	.045644	.034137	.022247	.010740	04
05	.138466	.126575	.115836	.103945	.092438	.080548	.069041	.057151	.045260	.033753	.021863	.010356	05
06	.138082	.126192	.115452	.103562	.092055	.080164	.068658	.056767	.044877	.033370	.021479	.009973	06
07	.137699	.125808	.115068	.103178	.091671	.079781	.068274	.056384	.044493	.032986	.021096	.009589	07
08	.137315	.125425	.114685	.102795	.091288	.079397	.067890	.056000	.044110	.032603	.020712	.009205	08
09	.136932	.125041	.114301	.102411	.090904	.079014	.067507	.055616	.043726	.032219	.020329	.008822	09
10	.136548	.124658	.113918	.102027	.090521	.078630	.067123	.055233	.043342	.031836	.019945	.008438	10
11	.136164	.124274	.113534	.101644	.090137	.078247	.066740	.054849	.042959	.031452	.019562	.008055	11
12	.135781	.123890	.113151	.101260	.089753	.077863	.066356	.054466	.042575	.031068	.019178	.007671	12
13	.135397	.123507	.112767	.100877	.089370	.077479	.065973	.054082	.042192	.030685	.018795	.007288	13
14	.135014	.123123	.112384	.100493	.088986	.077096	.065589	.053699	.041808	.030301	.018411	.006904	14
15	.134630	.122740	.112000	.100110	.088603	.076712	.065205	.053315	.041425	.029918	.018027	.006521	15
16	.134247	.122356	.111616	.099726	.088219	.076329	.064822	.052932	.041041	.029534	.017644	.006137	16
17	.133863	.121973	.111233	.099342	.087836	.075945	.064438	.052548	.040658	.029151	.017260	.005753	17
18	.133479	.121589	.110849	.098959	.087452	.075562	.064055	.052164	.040274	.028767	.016877	.005370	18
19	.133096	.121205	.110466	.098575	.087068	.075178	.063671	.051781	.039890	.028384	.016493	.004986	19
20	.132712	.120822	.110082	.098192	.086685	.074795	.063288	.051397	.039507	.028000	.016110	.004603	20
21	.132329	.120438	.109699	.097808	.086301	.074411	.062904	.051014	.039123	.027616	.015726	.004219	21
22	.131945	.120055	.109315	.097425	.085918	.074027	.062521	.050630	.038740	.027233	.015342	.003836	22
23	.131562	.119671	.108932	.097041	.085534	.073644	.062137	.050247	.038356	.026849	.014959	.003452	23
24	.131178	.119288	.108548	.096658	.085151	.073260	.061753	.049863	.037973	.026466	.014575	.003068	24
25	.130795	.118904	.108164	.096274	.084767	.072877	.061370	.049479	.037589	.026082	.014192	.002685	25
26	.130411	.118521	.107781	.095890	.084384	.072493	.060986	.049096	.037205	.025699	.013808	.002301	26
27	.130027	.118137	.107397	.095507	.084000	.072110	.060603	.048712	.036822	.025315	.013425	.001918	27
28	.129644	.117753	.107014	.095123	.083616	.071726	.060219	.048329	.036438	.024932	.013041	.001534	28
29	.129260	.117370	.106630	.094740	.083233	.071342	.059836	.047945	.036055	.024548	.012658	.001151	29
30	.128877		.106247	.094356	.082849	.070959	.059452	.047562	.035671	.024164	.012274	.000767	30
31	.128493		.105863		.082466		.059068	.047178		.023781		.000384	31

(Added 4-11-80, SPECIAL PN)

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 14.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.145000	.132685	.121562	.109247	.097329	.085014	.073096	.060781	.048466	.036548	.024233	.012315	01
02	.144603	.132288	.121164	.108849	.096932	.084616	.072699	.060384	.048068	.036151	.023836	.011918	02
03	.144205	.131890	.120767	.108452	.096534	.084219	.072301	.059986	.047671	.035753	.023438	.011521	03
04	.143808	.131493	.120370	.108055	.096137	.083822	.071904	.059589	.047274	.035356	.023041	.011123	04
05	.143411	.131096	.119973	.107658	.095740	.083425	.071507	.059192	.046877	.034959	.022644	.010726	05
06	.143014	.130699	.119575	.107260	.095342	.083027	.071110	.058795	.046479	.034562	.022247	.010329	06
07	.142616	.130301	.119178	.106863	.094945	.082630	.070712	.058397	.046082	.034164	.021849	.009932	07
08	.142219	.129904	.118781	.106466	.094548	.082233	.070315	.058000	.045685	.033767	.021452	.009534	08
09	.141822	.129507	.118384	.106068	.094151	.081836	.069918	.057603	.045288	.033370	.021055	.009137	09
10	.141425	.129110	.117986	.105671	.093753	.081438	.069521	.057205	.044890	.032973	.020658	.008740	10
11	.141027	.128712	.117589	.105274	.093356	.081041	.069123	.056808	.044493	.032575	.020260	.008342	11
12	.140630	.128315	.117192	.104877	.092959	.080644	.068726	.056411	.044096	.032178	.019863	.007945	12
13	.140233	.127918	.116795	.104479	.092562	.080247	.068329	.056014	.043699	.031781	.019466	.007548	13
14	.139836	.127521	.116397	.104082	.092164	.079849	.067932	.055616	.043301	.031384	.019068	.007151	14
15	.139438	.127123	.116000	.103685	.091767	.079452	.067534	.055219	.042904	.030986	.018671	.006753	15
16	.139041	.126726	.115603	.103288	.091370	.079055	.067137	.054822	.042507	.030589	.018274	.006356	16
17	.138644	.126329	.115205	.102890	.090973	.078658	.066740	.054425	.042110	.030192	.017877	.005959	17
18	.138247	.125932	.114808	.102493	.090575	.078260	.066342	.054027	.041712	.029795	.017479	.005562	18
19	.137849	.125534	.114411	.102096	.090178	.077863	.065945	.053630	.041315	.029397	.017082	.005164	19
20	.137452	.125137	.114014	.101699	.089781	.077466	.065548	.053233	.040918	.029000	.016685	.004767	20
21	.137055	.124740	.113616	.101301	.089384	.077068	.065151	.052836	.040521	.028603	.016288	.004370	21
22	.136658	.124342	.113219	.100904	.088986	.076671	.064753	.052438	.040123	.028205	.015890	.003973	22
23	.136260	.123945	.112822	.100507	.088589	.076274	.064356	.052041	.039726	.027808	.015493	.003575	23
24	.135863	.123548	.112425	.100110	.088192	.075877	.063959	.051644	.039329	.027411	.015096	.003178	24
25	.135466	.123151	.112027	.099712	.087795	.075479	.063562	.051247	.038932	.027014	.014699	.002781	25
26	.135068	.122753	.111630	.099315	.087397	.075082	.063164	.050849	.038534	.026616	.014301	.002384	26
27	.134671	.122356	.111233	.098918	.087000	.074685	.062767	.050452	.038137	.026219	.013904	.001986	27
28	.134274	.121959	.110836	.098521	.086603	.074288	.062370	.050055	.037740	.025822	.013507	.001589	28
29	.133877	.121562	.110438	.098123	.086205	.073890	.061973	.049658	.037342	.025425	.013110	.001192	29
30	.133479		.110041	.097726	.085808	.073493	.061575	.049260	.036945	.025027	.012712	.000795	30
31	.133082		.109644		.085411		.061178	.048863		.024630		.000397	31

(Added 4-11-80, SPECIAL PN)

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.115000	.105233	.096411	.086644	.077192	.067425	.057973	.048205	.038438	.028986	.019219	.009767	01
02	.114685	.104918	.096096	.086329	.076877	.067110	.057658	.047890	.038123	.028671	.018904	.009452	02
03	.114370	.104603	.095781	.086014	.076562	.066795	.057342	.047575	.037808	.028356	.018589	.009137	03
04	.114055	.104288	.095466	.085699	.076247	.066479	.057027	.047260	.037493	.028041	.018274	.008822	04
05	.113740	.103973	.095151	.085384	.075932	.066164	.056712	.046945	.037178	.027726	.017959	.008507	05
06	.113425	.103658	.094836	.085068	.075616	.065849	.056397	.046630	.036863	.027411	.017644	.008192	06
07	.113110	.103342	.094521	.084753	.075301	.065534	.056082	.046315	.036548	.027096	.017329	.007877	07
08	.112795	.103027	.094205	.084438	.074986	.065219	.055767	.046000	.036233	.026781	.017014	.007562	08
09	.112479	.102712	.093890	.084123	.074671	.064904	.055452	.045685	.035918	.026466	.016699	.007247	09
10	.112164	.102397	.093575	.083808	.074356	.064589	.055137	.045370	.035603	.026151	.016384	.006932	10
11	.111849	.102082	.093260	.083493	.074041	.064274	.054822	.045055	.035288	.025836	.016068	.006616	11
12	.111534	.101767	.092945	.083178	.073726	.063959	.054507	.044740	.034973	.025521	.015753	.006301	12
13	.111219	.101452	.092630	.082863	.073411	.063644	.054192	.044425	.034658	.025205	.015438	.005986	13
14	.110904	.101137	.092315	.082548	.073096	.063329	.053877	.044110	.034342	.024890	.015123	.005671	14
15	.110589	.100822	.092000	.082233	.072781	.063014	.053562	.043795	.034027	.024575	.014808	.005356	15
16	.110274	.100507	.091685	.081918	.072466	.062699	.053247	.043479	.033712	.024260	.014493	.005041	16
17	.109959	.100192	.091370	.081603	.072151	.062384	.052932	.043164	.033397	.023945	.014178	.004726	17
18	.109644	.099877	.091055	.081288	.071836	.062068	.052616	.042849	.033082	.023630	.013863	.004411	18
19	.109329	.099562	.090740	.080973	.071521	.061753	.052301	.042534	.032767	.023315	.013548	.004096	19
20	.109014	.099247	.090425	.080658	.071205	.061438	.051986	.042219	.032452	.023000	.013233	.003781	20
21	.108699	.098932	.090110	.080342	.070890	.061123	.051671	.041904	.032137	.022685	.012918	.003466	21
22	.108384	.098616	.089795	.080027	.070575	.060808	.051356	.041589	.031822	.022370	.012603	.003151	22
23	.108068	.098301	.089479	.079712	.070260	.060493	.051041	.041274	.031507	.022055	.012288	.002836	23
24	.107753	.097986	.089164	.079397	.069945	.060178	.050726	.040959	.031192	.021740	.011973	.002521	24
25	.107438	.097671	.088849	.079082	.069630	.059863	.050411	.040644	.030877	.021425	.011658	.002205	25
26	.107123	.097356	.088534	.078767	.069315	.059548	.050096	.040329	.030562	.021110	.011342	.001890	26
27	.106808	.097041	.088219	.078452	.069000	.059233	.049781	.040014	.030247	.020795	.011027	.001575	27
28	.106493	.096726	.087904	.078137	.068685	.058918	.049466	.039699	.029932	.020479	.010712	.001260	28
29	.106178	.096411	.087589	.077822	.068370	.058603	.049151	.039384	.029616	.020164	.010397	.000945	29
30	.105863		.087274	.077507	.068055	.058288	.048836	.039068	.029301	.019849	.010082	.000630	30
31	.105548		.086959		.067740		.048521	.038753		.019534		.000315	31

( Added 7-23-80, PN 736)

FmHA Instruction 440.1  
Exhibit C-40

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.6050 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(11-26-80) PM 754

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.086050	.078742	.072141	.064832	.057760	.050451	.043379	.036070	.028762	.021689	.014381	.007308	01
02	.085814	.078506	.071905	.064596	.057524	.050215	.043143	.035835	.028526	.021454	.014145	.007073	02
03	.085578	.078270	.071669	.064361	.057288	.049980	.042907	.035599	.028290	.021218	.013909	.006837	03
04	.085343	.078034	.071433	.064125	.057052	.049744	.042671	.035363	.028055	.020982	.013674	.006601	04
05	.085107	.077799	.071198	.063889	.056817	.049508	.042436	.035127	.027819	.020746	.013438	.006365	05
06	.084871	.077563	.070962	.063653	.056581	.049272	.042200	.034892	.027583	.020511	.013202	.006130	06
07	.084635	.077327	.070726	.063418	.056345	.049037	.041964	.034656	.027347	.020275	.012966	.005894	07
08	.084400	.077091	.070490	.063182	.056109	.048801	.041728	.034420	.027112	.020039	.012731	.005658	08
09	.084164	.076856	.070255	.062946	.055874	.048565	.041493	.034184	.026876	.019803	.012495	.005422	09
10	.083928	.076620	.070019	.062710	.055638	.048329	.041257	.033948	.026640	.019568	.012259	.005187	10
11	.083692	.076384	.069783	.062475	.055402	.048094	.041021	.033713	.026404	.019332	.012023	.004951	11
12	.083457	.076148	.069547	.062239	.055166	.047858	.040785	.033477	.026169	.019096	.011788	.004715	12
13	.083221	.075913	.069312	.062003	.054931	.047622	.040550	.033241	.025933	.018860	.011552	.004479	13
14	.082985	.075677	.069076	.061767	.054695	.047385	.040314	.033005	.025697	.018625	.011316	.004244	14
15	.082749	.075441	.068840	.061532	.054459	.047151	.040078	.032770	.025461	.018389	.011080	.004008	15
16	.082514	.075205	.068604	.061296	.054223	.046915	.039842	.032534	.025226	.018153	.010845	.003772	16
17	.082278	.074970	.068368	.061060	.053988	.046679	.039607	.032296	.024990	.017917	.010609	.003536	17
18	.082042	.074734	.068133	.060824	.053752	.046443	.039371	.032062	.024754	.017682	.010373	.003301	18
19	.081806	.074498	.067897	.060589	.053516	.046208	.039135	.031827	.024518	.017446	.010137	.003065	19
20	.081571	.074262	.067661	.060353	.053280	.045972	.038899	.031591	.024283	.017210	.009902	.002829	20
21	.081335	.074027	.067425	.060117	.053045	.045733	.038664	.031355	.024047	.016974	.009666	.002593	21
22	.081099	.073791	.067190	.059881	.052809	.045500	.038428	.031119	.023811	.016738	.009430	.002358	22
23	.080863	.073555	.066954	.059646	.052573	.045265	.038192	.030884	.023575	.016503	.009194	.002122	23
24	.080628	.073319	.066718	.059410	.052337	.045029	.037955	.030648	.023340	.016267	.008959	.001886	24
25	.080392	.073084	.066482	.059174	.052102	.044793	.037721	.030412	.023104	.016031	.008723	.001650	25
26	.080156	.072848	.066247	.058938	.051866	.044557	.037485	.030176	.022868	.015795	.008487	.001415	26
27	.079920	.072612	.066011	.058703	.051630	.044322	.037249	.029941	.022632	.015560	.008251	.001179	27
28	.079685	.072376	.065775	.058467	.051394	.044085	.037013	.029705	.022397	.015324	.008016	.000943	28
29	.079449	.072141	.065539	.058231	.051158	.043850	.036778	.029469	.022161	.015088	.007780	.000707	29
30	.079213		.065304	.057995	.050923	.043614	.036542	.029233	.021925	.014852	.007544	.000472	30
31	.078977		.065068		.050687		.036306	.028998		.014617		.000236	31

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 12.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.122500	.112096	.102699	.092295	.082226	.071822	.061753	.051349	.040945	.030877	.020473	.010404	01
02	.122164	.111760	.102363	.091959	.081890	.071486	.061418	.051014	.040610	.030541	.020137	.010068	02
03	.121829	.111425	.102027	.091623	.081554	.071151	.061082	.050678	.040274	.030205	.019801	.009733	03
04	.121493	.111089	.101692	.091288	.081219	.070815	.060747	.050342	.039938	.029870	.019466	.009397	04
05	.121158	.110753	.101356	.090952	.080884	.070479	.060411	.050007	.039603	.029534	.019130	.009062	05
06	.120822	.110418	.101021	.090616	.080548	.070144	.060075	.049671	.039267	.029199	.018795	.008726	06
07	.120486	.110082	.100685	.090281	.080212	.069808	.059740	.049336	.038932	.028863	.018459	.008390	07
08	.120151	.109747	.100349	.089945	.079877	.069473	.059404	.049000	.038596	.028527	.018123	.008055	08
09	.119815	.109411	.100014	.089610	.079541	.069137	.059068	.048664	.038260	.028192	.017788	.007719	09
10	.119479	.109075	.099678	.089274	.079205	.068801	.058733	.048329	.037925	.027856	.017452	.007384	10
11	.119144	.108740	.099342	.088938	.078870	.068466	.058397	.047993	.037589	.027521	.017116	.007048	11
12	.118808	.108404	.099007	.088603	.078534	.068130	.058062	.047658	.037253	.027185	.016781	.006712	12
13	.118473	.108068	.098671	.088267	.078199	.067795	.057726	.047322	.036918	.026849	.016445	.006377	13
14	.118137	.107733	.098336	.087932	.077863	.067459	.057390	.046986	.036582	.026514	.016110	.006041	14
15	.117801	.107397	.098000	.087596	.077527	.067123	.057055	.046651	.036247	.026178	.015774	.005705	15
16	.117466	.107062	.097664	.087260	.077192	.066788	.056719	.046315	.035911	.025842	.015438	.005370	16
17	.117130	.106726	.097329	.086925	.076856	.066452	.056384	.045979	.035575	.025507	.015103	.005034	17
18	.116795	.106390	.096993	.086589	.076521	.066116	.056048	.045644	.035240	.025171	.014767	.004699	18
19	.116459	.106055	.096658	.086253	.076185	.065781	.055712	.045308	.034904	.024836	.014432	.004363	19
20	.116123	.105719	.096322	.085918	.075849	.065445	.055377	.044973	.034568	.024500	.014096	.004027	20
21	.115788	.105384	.095986	.085582	.075514	.065110	.055041	.044637	.034233	.024164	.013760	.003692	21
22	.115452	.105048	.095651	.085247	.075178	.064774	.054705	.044301	.033897	.023829	.013425	.003356	22
23	.115116	.104712	.095315	.084911	.074842	.064438	.054370	.043966	.033562	.023493	.013089	.003021	23
24	.114781	.104377	.094979	.084575	.074507	.064103	.054034	.043630	.033226	.023158	.012753	.002685	24
25	.114445	.104041	.094644	.084240	.074171	.063767	.053699	.043295	.032890	.022822	.012418	.002349	25
26	.114110	.103705	.094308	.083904	.073836	.063432	.053363	.042959	.032555	.022486	.012082	.002014	26
27	.113774	.103370	.093973	.083568	.073500	.063096	.053027	.042623	.032219	.022151	.011747	.001678	27
28	.113438	.103034	.093637	.083233	.073164	.062760	.052692	.042288	.031884	.021815	.011411	.001342	28
29	.113103	.102699	.093301	.082897	.072829	.062425	.052356	.041952	.031548	.021479	.011075	.001007	29
30	.112767		.092966	.082562	.072493	.062089	.052021	.041616	.031212	.021144	.010740	.000671	30
31	.112432		.092630		.072158		.051685	.041281		.020808		.000336	31



FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 13.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.132500	.121247	.111082	.099829	.088938	.077685	.066795	.055541	.044288	.033397	.022144	.011253	01
02	.132137	.120884	.110719	.099466	.088575	.077322	.066432	.055178	.043925	.033034	.021781	.010890	02
03	.131774	.120521	.110356	.099103	.088212	.076959	.066068	.054815	.043562	.032671	.021418	.010527	03
04	.131411	.120158	.109993	.098740	.087849	.076595	.065705	.054452	.043199	.032308	.021055	.010164	04
05	.131048	.119795	.109630	.098377	.087486	.076233	.065342	.054089	.042836	.031945	.020692	.009801	05
06	.130685	.119432	.109267	.098014	.087123	.075870	.064979	.053726	.042473	.031582	.020329	.009438	06
07	.130322	.119068	.108904	.097651	.086760	.075507	.064616	.053363	.042110	.031219	.019966	.009075	07
08	.129959	.118705	.108541	.097288	.086397	.075144	.064253	.053000	.041747	.030856	.019603	.008712	08
09	.129596	.118342	.108178	.096925	.086034	.074781	.063890	.052637	.041384	.030493	.019240	.008349	09
10	.129233	.117979	.107815	.096562	.085671	.074418	.063527	.052274	.041021	.030130	.018877	.007986	10
11	.128870	.117616	.107452	.096199	.085308	.074055	.063164	.051911	.040658	.029767	.018514	.007623	11
12	.128507	.117253	.107089	.095836	.084945	.073692	.062801	.051548	.040295	.029404	.018151	.007260	12
13	.128144	.116890	.106726	.095473	.084582	.073329	.062438	.051185	.039932	.029041	.017788	.006897	13
14	.127781	.116527	.106363	.095110	.084219	.072966	.062075	.050822	.039568	.028678	.017425	.006534	14
15	.127418	.116164	.106000	.094747	.083856	.072603	.061712	.050459	.039205	.028315	.017062	.006171	15
16	.127055	.115801	.105637	.094384	.083493	.072240	.061349	.050096	.038842	.027952	.016699	.005808	16
17	.126692	.115438	.105274	.094021	.083130	.071877	.060986	.049733	.038479	.027589	.016336	.005445	17
18	.126329	.115075	.104911	.093658	.082767	.071514	.060623	.049370	.038116	.027226	.015973	.005082	18
19	.125966	.114712	.104548	.093295	.082404	.071151	.060260	.049007	.037753	.026863	.015610	.004719	19
20	.125603	.114349	.104185	.092932	.082041	.070788	.059897	.048644	.037390	.026500	.015247	.004356	20
21	.125240	.113986	.103822	.092568	.081678	.070425	.059534	.048281	.037027	.026137	.014884	.003993	21
22	.124877	.113623	.103459	.092205	.081315	.070062	.059171	.047918	.036664	.025774	.014521	.003630	22
23	.124514	.113260	.103096	.091842	.080952	.069699	.058808	.047555	.036301	.025411	.014158	.003267	23
24	.124151	.112897	.102733	.091479	.080589	.069336	.058445	.047192	.035938	.025048	.013795	.002904	24
25	.123788	.112534	.102370	.091116	.080226	.068973	.058082	.046829	.035575	.024685	.013432	.002541	25
26	.123425	.112171	.102007	.090753	.079863	.068610	.057719	.046466	.035212	.024322	.013068	.002178	26
27	.123062	.111808	.101644	.090390	.079500	.068247	.057356	.046103	.034849	.023959	.012705	.001815	27
28	.122699	.111445	.101281	.090027	.079137	.067884	.056993	.045740	.034486	.023596	.012342	.001452	28
29	.122336	.111082	.100918	.089664	.078774	.067521	.056630	.045377	.034123	.023233	.011979	.001089	29
30	.121973		.100555	.089301	.078411	.067158	.056267	.045014	.033760	.022870	.011616	.000726	30
31	.121610		.100192		.078048		.055904	.044651		.022507		.000363	31

(Added 4-20-81, SPECIAL PN)

(6-9-81) SPECIAL PM

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 13.3750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.133750	.122390	.112130	.100771	.089777	.078418	.067425	.056065	.044705	.033712	.022353	.011360	01
02	.133384	.122024	.111764	.100404	.089411	.078051	.067058	.055699	.044339	.033346	.021986	.010993	02
03	.133017	.121658	.111397	.100038	.089045	.077685	.066692	.055332	.043973	.032979	.021620	.010627	03
04	.132651	.121291	.111031	.099671	.088678	.077318	.066325	.054966	.043606	.032613	.021253	.010260	04
05	.132284	.120925	.110664	.099305	.088312	.076952	.065959	.054599	.043240	.032247	.020887	.009894	05
06	.131918	.120558	.110298	.098938	.087945	.076586	.065592	.054233	.042873	.031880	.020521	.009527	06
07	.131551	.120192	.109932	.098572	.087579	.076219	.065226	.053866	.042507	.031514	.020154	.009161	07
08	.131185	.119825	.109565	.098205	.087212	.075853	.064860	.053500	.042140	.031147	.019788	.008795	08
09	.130818	.119459	.109199	.097839	.086846	.075486	.064493	.053134	.041774	.030781	.019421	.008428	09
10	.130452	.119092	.108832	.097473	.086479	.075120	.064127	.052767	.041408	.030414	.019055	.008062	10
11	.130086	.118726	.108466	.097106	.086113	.074753	.063760	.052401	.041041	.030048	.018688	.007695	11
12	.129719	.118360	.108099	.096740	.085747	.074387	.063394	.052034	.040675	.029682	.018322	.007329	12
13	.129353	.117993	.107733	.096373	.085380	.074021	.063027	.051668	.040308	.029315	.017955	.006952	13
14	.128986	.117627	.107366	.096007	.085014	.073654	.062661	.051301	.039942	.028949	.017589	.006596	14
15	.128620	.117260	.107000	.095640	.084647	.073288	.062295	.050935	.039575	.028582	.017223	.006229	15
16	.128253	.116894	.106634	.095274	.084281	.072921	.061928	.050568	.039209	.028216	.016856	.005863	16
17	.127887	.116527	.106267	.094908	.083914	.072555	.061562	.050202	.038842	.027849	.016490	.005497	17
18	.127521	.116161	.105901	.094541	.083548	.072188	.061195	.049836	.038476	.027483	.016123	.005130	18
19	.127154	.115795	.105534	.094175	.083182	.071822	.060829	.049469	.038110	.027116	.015757	.004764	19
20	.126788	.115428	.105168	.093808	.082815	.071455	.060462	.049103	.037743	.026750	.015390	.004397	20
21	.126421	.115062	.104801	.093442	.082449	.071089	.060096	.048736	.037377	.026384	.015024	.004031	21
22	.126055	.114695	.104435	.093075	.082082	.070723	.059729	.048370	.037010	.026017	.014658	.003664	22
23	.125688	.114329	.104068	.092709	.081716	.070356	.059363	.048003	.036644	.025651	.014291	.003298	23
24	.125322	.113962	.103702	.092342	.081349	.069990	.058997	.047637	.036277	.025284	.013925	.002932	24
25	.124955	.113596	.103336	.091976	.080983	.069623	.058630	.047271	.035911	.024918	.013558	.002565	25
26	.124589	.113229	.102969	.091610	.080616	.069257	.058264	.046904	.035545	.024551	.013192	.002199	26
27	.124223	.112863	.102603	.091243	.080250	.068890	.057897	.046538	.035178	.024185	.012825	.001832	27
28	.123856	.112497	.102236	.090877	.079884	.068524	.057531	.046171	.034812	.023818	.012459	.001466	28
29	.123490	.112130	.101870	.090510	.079517	.068158	.057164	.045805	.034445	.023452	.012092	.001099	29
30	.123123		.101503	.090144	.079151	.067791	.056798	.045438	.034079	.023086	.011726	.000733	30
31	.122757		.101137		.078784		.056432	.045072		.022719		.000366	31

WMS

FHA Instruction 440.1  
Exhibit C-43

(6-9-81) SPECIAL PM

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 14.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.147500	.134973	.123658	.111130	.099007	.086479	.074356	.061829	.049301	.037178	.024651	.012527	01
02	.147096	.134568	.123253	.110726	.098603	.086075	.073952	.061425	.048897	.036774	.024247	.012123	02
03	.146692	.134164	.122849	.110322	.098199	.085671	.073548	.061021	.048493	.036370	.023842	.011719	03
04	.146288	.133760	.122445	.109918	.097795	.085267	.073144	.060616	.048089	.035966	.023438	.011315	04
05	.145884	.133356	.122041	.109514	.097390	.084863	.072740	.060212	.047685	.035562	.023034	.010911	05
06	.145479	.132952	.121637	.109110	.096986	.084459	.072336	.059808	.047281	.035158	.022630	.010507	06
07	.145075	.132548	.121233	.108705	.096582	.084055	.071932	.059404	.046877	.034753	.022226	.010103	07
08	.144671	.132144	.120829	.108301	.096178	.083651	.071527	.059000	.046473	.034349	.021822	.009699	08
09	.144267	.131740	.120425	.107897	.095774	.083247	.071123	.058596	.046068	.033945	.021418	.009295	09
10	.143863	.131336	.120021	.107493	.095370	.082842	.070719	.058192	.045664	.033541	.021014	.008890	10
11	.143459	.130932	.119616	.107089	.094966	.082438	.070315	.057788	.045260	.033137	.020610	.008486	11
12	.143055	.130527	.119212	.106685	.094562	.082034	.069911	.057384	.044856	.032733	.020205	.008082	12
13	.142651	.130123	.118808	.106281	.094158	.081630	.069507	.056979	.044452	.032329	.019801	.007678	13
14	.142247	.129719	.118404	.105877	.093753	.081226	.069103	.056575	.044048	.031925	.019397	.007274	14
15	.141842	.129315	.118000	.105473	.093349	.080822	.068699	.056171	.043644	.031521	.018993	.006870	15
16	.141438	.128911	.117596	.105068	.092945	.080418	.068295	.055767	.043240	.031116	.018589	.006466	16
17	.141034	.128507	.117192	.104664	.092541	.080014	.067890	.055363	.042836	.030712	.018185	.006062	17
18	.140630	.128103	.116788	.104260	.092137	.079610	.067486	.054959	.042432	.030308	.017781	.005658	18
19	.140226	.127699	.116384	.103856	.091733	.079205	.067082	.054555	.042027	.029904	.017377	.005253	19
20	.139822	.127295	.115979	.103452	.091329	.078801	.066678	.054151	.041623	.029500	.016973	.004849	20
21	.139418	.126890	.115575	.103048	.090925	.078397	.066274	.053747	.041219	.029096	.016568	.004445	21
22	.139014	.126486	.115171	.102644	.090521	.077993	.065870	.053342	.040815	.028692	.016164	.004041	22
23	.138610	.126082	.114767	.102240	.090116	.077589	.065466	.052938	.040411	.028288	.015760	.003637	23
24	.138205	.125678	.114363	.101836	.089712	.077185	.065062	.052534	.040007	.027884	.015356	.003233	24
25	.137801	.125274	.113959	.101432	.089308	.076781	.064658	.052130	.039603	.027479	.014952	.002829	25
26	.137397	.124870	.113555	.101027	.088904	.076377	.064253	.051726	.039199	.027075	.014548	.002425	26
27	.136993	.124466	.113151	.100623	.088500	.075973	.063849	.051322	.038795	.026671	.014144	.002021	27
28	.136589	.124062	.112747	.100219	.088096	.075568	.063445	.050918	.038390	.026267	.013740	.001616	28
29	.136185	.123658	.112342	.099815	.087692	.075164	.063041	.050514	.037986	.025863	.013336	.001212	29
30	.135781		.111938	.099411	.087288	.074760	.062637	.050110	.037582	.025459	.012932	.000808	30
31	.135377		.111534		.086884		.062233	.049705		.025055		.000404	31

FHA Instruction 440.1  
Exhibit C-14

(6-9-81) SPECIAL PM

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 15.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.150000	.137260	.125753	.113014	.100685	.087945	.075616	.062877	.050137	.037808	.025068	.012740	01
02	.149589	.136849	.125342	.112603	.100274	.087534	.075205	.062466	.049726	.037397	.024658	.012329	02
03	.149178	.136438	.124932	.112192	.099863	.087123	.074795	.062055	.049315	.036986	.024247	.011918	03
04	.148767	.136027	.124521	.111781	.099452	.086712	.074384	.061644	.048904	.036575	.023836	.011507	04
05	.148356	.135616	.124110	.111370	.099041	.086301	.073973	.061233	.048493	.036164	.023425	.011096	05
06	.147945	.135205	.123699	.110959	.098630	.085890	.073562	.060822	.048082	.035753	.023014	.010685	06
07	.147534	.134795	.123288	.110548	.098219	.085479	.073151	.060411	.047671	.035342	.022603	.010274	07
08	.147123	.134384	.122877	.110137	.097808	.085068	.072740	.060000	.047260	.034932	.022192	.009863	08
09	.146712	.133973	.122466	.109726	.097397	.084658	.072329	.059589	.046849	.034521	.021781	.009452	09
10	.146301	.133562	.122055	.109315	.096986	.084247	.071918	.059178	.046438	.034110	.021370	.009041	10
11	.145890	.133151	.121644	.108904	.096575	.083836	.071507	.058767	.046027	.033699	.020959	.008630	11
12	.145479	.132740	.121233	.108493	.096164	.083425	.071096	.058356	.045616	.033288	.020548	.008219	12
13	.145068	.132329	.120822	.108082	.095753	.083014	.070685	.057945	.045205	.032877	.020137	.007808	13
14	.144658	.131918	.120411	.107671	.095342	.082603	.070274	.057534	.044795	.032466	.019726	.007397	14
15	.144247	.131507	.120000	.107260	.094932	.082192	.069863	.057123	.044384	.032055	.019315	.006986	15
16	.143836	.131096	.119589	.106849	.094521	.081781	.069452	.056712	.043973	.031644	.018904	.006575	16
17	.143425	.130685	.119178	.106438	.094110	.081370	.069041	.056301	.043562	.031233	.018493	.006164	17
18	.143014	.130274	.118767	.106027	.093699	.080959	.068630	.055890	.043151	.030822	.018082	.005753	18
19	.142603	.129863	.118356	.105616	.093288	.080548	.068219	.055479	.042740	.030411	.017671	.005342	19
20	.142192	.129452	.117945	.105205	.092877	.080137	.067808	.055068	.042329	.030000	.017260	.004932	20
21	.141781	.129041	.117534	.104795	.092466	.079726	.067397	.054658	.041918	.029589	.016849	.004521	21
22	.141370	.128630	.117123	.104384	.092055	.079315	.066986	.054247	.041507	.029178	.016438	.004110	22
23	.140959	.128219	.116712	.103973	.091644	.078904	.066575	.053836	.041096	.028767	.016027	.003699	23
24	.140548	.127808	.116301	.103562	.091233	.078493	.066164	.053425	.040685	.028356	.015616	.003288	24
25	.140137	.127397	.115890	.103151	.090822	.078082	.065753	.053014	.040274	.027945	.015205	.002877	25
26	.139726	.126986	.115479	.102740	.090411	.077671	.065342	.052603	.039863	.027534	.014795	.002466	26
27	.139315	.126575	.115068	.102329	.090000	.077260	.064932	.052192	.039452	.027123	.014384	.002055	27
28	.138904	.126164	.114658	.101918	.089589	.076849	.064521	.051781	.039041	.026712	.013973	.001644	28
29	.138493	.125753	.114247	.101507	.089178	.076438	.064110	.051370	.038630	.026301	.013562	.001233	29
30	.138082		.113836	.101096	.088767	.076027	.063699	.050959	.038219	.025890	.013151	.000822	30
31	.137671		.113425		.088356		.063288	.050548		.025479		.000411	31

FHA Instruction 440.1  
Exhibit C-45

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 17.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.170000	.155E62	.142521	.128082	.114110	.099671	.085699	.071260	.056822	.042849	.028411	.014438	01
02	.169534	.155096	.142055	.127616	.113644	.099205	.085233	.070795	.056356	.042384	.027945	.013973	02
03	.169068	.154630	.141589	.127151	.113178	.098740	.084767	.070329	.055890	.041918	.027479	.013507	03
04	.168603	.154164	.141123	.126685	.112712	.098274	.084301	.069863	.055425	.041452	.027014	.013041	04
05	.168137	.153699	.140658	.126219	.112247	.097808	.083836	.069397	.054959	.040986	.026548	.012575	05
06	.167671	.153233	.140192	.125753	.111781	.097342	.083370	.068932	.054493	.040521	.026082	.012110	06
07	.167205	.152767	.139726	.125288	.111315	.096877	.082904	.068466	.054027	.040055	.025616	.011644	07
08	.166740	.152301	.139260	.124822	.110849	.096411	.082438	.068000	.053562	.039589	.025151	.011178	08
09	.166274	.151836	.138795	.124356	.110384	.095945	.081973	.067534	.053096	.039123	.024685	.010712	09
10	.165808	.151370	.138329	.123890	.109918	.095479	.081507	.067068	.052630	.038658	.024219	.010247	10
11	.165342	.150904	.137863	.123425	.109452	.095014	.081041	.066603	.052164	.038192	.023753	.009781	11
12	.164877	.150438	.137397	.122959	.108986	.094548	.080575	.066137	.051699	.037726	.023288	.009315	12
13	.164411	.149973	.136932	.122493	.108521	.094082	.080110	.065671	.051233	.037260	.022822	.008849	13
14	.163945	.149507	.136466	.122027	.108055	.093616	.079644	.065205	.050767	.036795	.022356	.008384	14
15	.163479	.149041	.136000	.121562	.107589	.093151	.079178	.064740	.050301	.036329	.021890	.007918	15
16	.163014	.148575	.135534	.121096	.107123	.092685	.078712	.064274	.049836	.035863	.021425	.007452	16
17	.162548	.148110	.135068	.120630	.106658	.092219	.078247	.063808	.049370	.035397	.020959	.006986	17
18	.162082	.147644	.134603	.120164	.106192	.091753	.077781	.063342	.048904	.034932	.020493	.006521	18
19	.161616	.147178	.134137	.119699	.105726	.091288	.077315	.062877	.048438	.034466	.020027	.006055	19
20	.161151	.146712	.133671	.119233	.105260	.090822	.076849	.062411	.047973	.034000	.019562	.005589	20
21	.160685	.146247	.133205	.118767	.104795	.090356	.076384	.061945	.047507	.033534	.019096	.005123	21
22	.160219	.145781	.132740	.118301	.104329	.089890	.075918	.061479	.047041	.033068	.018630	.004658	22
23	.159753	.145315	.132274	.117836	.103863	.089425	.075452	.061014	.046575	.032603	.018164	.004192	23
24	.159288	.144849	.131808	.117370	.103397	.088959	.074986	.060548	.046110	.032137	.017699	.003726	24
25	.158822	.144384	.131342	.116904	.102932	.088493	.074521	.060082	.045644	.031671	.017233	.003260	25
26	.158356	.143918	.130877	.116438	.102466	.088027	.074055	.059616	.045178	.031205	.016767	.002795	26
27	.157890	.143452	.130411	.115973	.102000	.087562	.073589	.059151	.044712	.030740	.016301	.002329	27
28	.157425	.142986	.129945	.115507	.101534	.087096	.073123	.058685	.044247	.030274	.015836	.001863	28
29	.156959	.142521	.129479	.115041	.101068	.086630	.072658	.058219	.043781	.029808	.015370	.001397	29
30	.156493		.129014	.114575	.100603	.086164	.072192	.057753	.043315	.029342	.014904	.000932	30
31	.156027		.128548		.100137		.071726	.057288		.028877		.000466	31

(10-2-81) SPECIAL PM

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 16.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(11-9-81)  
SPECIAL FN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.165000	.150986	.138329	.124315	.110753	.096740	.083178	.069164	.055151	.041589	.027575	.014014	01
02	.164548	.150534	.137877	.123863	.110301	.096288	.082726	.068712	.054699	.041137	.027123	.013562	02
03	.164096	.150082	.137425	.123411	.109849	.095835	.082274	.068260	.054247	.040685	.026671	.013110	03
04	.163644	.149630	.136973	.122959	.109397	.095384	.081822	.067808	.053795	.040233	.026219	.012658	04
05	.163192	.149178	.136521	.122507	.108945	.094932	.081370	.067356	.053342	.039781	.025767	.012205	05
06	.162740	.148726	.136068	.122055	.108493	.094479	.080918	.066904	.052890	.039329	.025315	.011753	06
07	.162288	.148274	.135616	.121603	.108041	.094027	.080466	.066452	.052438	.038877	.024863	.011301	07
08	.161836	.147822	.135164	.121151	.107589	.093575	.080014	.066000	.051986	.038425	.024411	.010849	08
09	.161384	.147370	.134712	.120699	.107137	.093123	.079562	.065548	.051534	.037973	.023959	.010397	09
10	.160932	.146918	.134260	.120247	.106685	.092671	.079110	.065096	.051082	.037521	.023507	.009945	10
11	.160479	.146466	.133808	.119795	.106233	.092219	.078658	.064644	.050630	.037068	.023055	.009493	11
12	.160027	.146014	.133356	.119342	.105781	.091767	.078205	.064192	.050178	.036616	.022603	.009041	12
13	.159575	.145562	.132904	.118890	.105329	.091315	.077753	.063740	.049726	.036164	.022151	.008589	13
14	.159123	.145110	.132452	.118438	.104877	.090863	.077301	.063288	.049274	.035712	.021699	.008137	14
15	.158671	.144658	.132000	.117986	.104425	.090411	.076849	.062836	.048822	.035260	.021247	.007685	15
16	.158219	.144205	.131548	.117534	.103973	.089959	.076397	.062384	.048370	.034808	.020795	.007233	16
17	.157767	.143753	.131096	.117082	.103521	.089507	.075945	.061932	.047918	.034356	.020342	.006781	17
18	.157315	.143301	.130644	.116630	.103068	.089055	.075493	.061479	.047466	.033904	.019890	.006329	18
19	.156863	.142849	.130192	.116178	.102616	.088603	.075041	.061027	.047014	.033452	.019438	.005877	19
20	.156411	.142397	.129740	.115726	.102164	.088151	.074589	.060575	.046562	.033000	.018986	.005425	20
21	.155959	.141945	.129288	.115274	.101712	.087699	.074137	.060123	.046110	.032548	.018534	.004973	21
22	.155507	.141493	.128836	.114822	.101260	.087247	.073685	.059671	.045658	.032096	.018082	.004521	22
23	.155055	.141041	.128384	.114370	.100808	.086795	.073233	.059219	.045205	.031644	.017630	.004068	23
24	.154603	.140589	.127932	.113918	.100356	.086342	.072781	.058767	.044753	.031192	.017178	.003616	24
25	.154151	.140137	.127479	.113466	.099904	.085890	.072329	.058315	.044301	.030740	.016726	.003164	25
26	.153699	.139685	.127027	.113014	.099452	.085438	.071877	.057863	.043849	.030288	.016274	.002712	26
27	.153247	.139233	.126575	.112562	.099000	.084986	.071425	.057411	.043397	.029836	.015822	.002260	27
28	.152795	.138781	.126123	.112110	.098548	.084534	.070973	.056959	.042945	.029384	.015370	.001808	28
29	.152342	.138329	.125671	.111658	.098096	.084082	.070521	.056507	.042493	.028932	.014918	.001356	29
30	.151890		.125219	.111205	.097644	.083630	.070068	.056055	.042041	.028479	.014466	.000904	30
31	.151438		.124767		.097192		.069616	.055603		.028027		.000452	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.3520 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(11-9-81)  
SPECIAL PM

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.093520	.085577	.078403	.070460	.062774	.054831	.047144	.039202	.031259	.023572	.015629	.007943	01
02	.093264	.085321	.078147	.070204	.062517	.054575	.046888	.038945	.031003	.023316	.015373	.007687	02
03	.093008	.085065	.077891	.069948	.062261	.054318	.046632	.038689	.030746	.023060	.015117	.007430	03
04	.092751	.084809	.077634	.069692	.062005	.054062	.046376	.038433	.030490	.022804	.014861	.007174	04
05	.092495	.084552	.077378	.069435	.061749	.053806	.046119	.038177	.030234	.022547	.014604	.006918	05
06	.092239	.084296	.077122	.069179	.061493	.053550	.045863	.037920	.029978	.022291	.014348	.006662	06
07	.091983	.084040	.076866	.068923	.061236	.053294	.045607	.037664	.029721	.022035	.014092	.006405	07
08	.091726	.083784	.076610	.068667	.060980	.053037	.045351	.037408	.029465	.021779	.013836	.006149	08
09	.091470	.083527	.076353	.068411	.060724	.052781	.045095	.037152	.029209	.021522	.013580	.005893	09
10	.091214	.083271	.076097	.068154	.060468	.052525	.044838	.036896	.028953	.021266	.013323	.005637	10
11	.090958	.083015	.075841	.067898	.060212	.052269	.044582	.036639	.028697	.021010	.013067	.005381	11
12	.090702	.082759	.075585	.067642	.059955	.052012	.044326	.036383	.028440	.020754	.012811	.005124	12
13	.090445	.082503	.075328	.067386	.059699	.051756	.044070	.036127	.028184	.020498	.012555	.004868	13
14	.090189	.082246	.075072	.067129	.059443	.051500	.043813	.035871	.027928	.020241	.012299	.004612	14
15	.089933	.081990	.074816	.066873	.059187	.051244	.043557	.035614	.027672	.019985	.012042	.004356	15
16	.089677	.081734	.074560	.066617	.058930	.050988	.043301	.035358	.027415	.019729	.011786	.004100	16
17	.089420	.081478	.074304	.066361	.058674	.050731	.043045	.035102	.027159	.019473	.011530	.003843	17
18	.089164	.081221	.074047	.066105	.058418	.050475	.042789	.034846	.026903	.019216	.011274	.003587	18
19	.088908	.080965	.073791	.065848	.058162	.050219	.042532	.034590	.026547	.018960	.011017	.003331	19
20	.088652	.080709	.073535	.065592	.057906	.049963	.042276	.034333	.026391	.018704	.010761	.003075	20
21	.088396	.080453	.073279	.065336	.057649	.049707	.042020	.034077	.026134	.018448	.010505	.002818	21
22	.088139	.080197	.073022	.065080	.057393	.049450	.041764	.033821	.025878	.018192	.010249	.002562	22
23	.087883	.079940	.072766	.064823	.057137	.049194	.041508	.033565	.025622	.017935	.009993	.002306	23
24	.087627	.079684	.072510	.064567	.056881	.048938	.041251	.033308	.025366	.017679	.009736	.002050	24
25	.087371	.079428	.072254	.064311	.056624	.048682	.040995	.033052	.025109	.017423	.009480	.001794	25
26	.087115	.079172	.071998	.064055	.056368	.048425	.040739	.032796	.024853	.017167	.009224	.001537	26
27	.086858	.078916	.071741	.063799	.056112	.048169	.040483	.032540	.024597	.016910	.008968	.001281	27
28	.086602	.078659	.071485	.063542	.055856	.047913	.040226	.032284	.024341	.016654	.008711	.001025	28
29	.086346	.078403	.071229	.063286	.055600	.047657	.039970	.032027	.024085	.016398	.008455	.000769	29
30	.086090		.070973	.063030	.055343	.047401	.039714	.031771	.023828	.016142	.008199	.000512	30
31	.085833		.070716		.055087		.039458	.031515		.015886		.000256	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
 AT 6.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.066250	.060623	.055541	.049914	.044469	.038842	.033397	.027771	.022144	.016699	.011072	.005627	01
02	.066068	.060442	.055360	.049733	.044288	.038661	.033216	.027589	.021962	.016517	.010890	.005445	02
03	.065887	.060260	.055178	.049551	.044106	.038479	.033034	.027408	.021781	.016336	.010709	.005264	03
04	.065705	.060079	.054997	.049370	.043925	.038298	.032853	.027226	.021599	.016154	.010527	.005082	04
05	.065524	.059897	.054815	.049188	.043743	.038116	.032671	.027045	.021418	.015973	.010346	.004901	05
06	.065342	.059716	.054634	.049007	.043562	.037935	.032490	.026863	.021236	.015791	.010164	.004719	06
07	.065161	.059534	.054452	.048825	.043380	.037753	.032308	.026682	.021055	.015610	.009983	.004538	07
08	.064979	.059353	.054271	.048644	.043199	.037572	.032127	.026500	.020873	.015428	.009801	.004356	08
09	.064798	.059171	.054089	.048462	.043017	.037390	.031945	.026318	.020692	.015247	.009620	.004175	09
10	.064616	.058990	.053908	.048281	.042836	.037209	.031764	.026137	.020510	.015065	.009438	.003993	10
11	.064435	.058808	.053726	.048099	.042654	.037027	.031582	.025955	.020329	.014884	.009257	.003812	11
12	.064253	.058627	.053545	.047918	.042473	.036846	.031401	.025774	.020147	.014702	.009075	.003630	12
13	.064072	.058445	.053363	.047736	.042291	.036664	.031219	.025592	.019966	.014521	.008894	.003449	13
14	.063890	.058264	.053182	.047555	.042110	.036483	.031038	.025411	.019784	.014339	.008712	.003267	14
15	.063709	.058082	.053000	.047373	.041928	.036301	.030856	.025229	.019603	.014158	.008531	.003086	15
16	.063527	.057901	.052818	.047192	.041747	.036120	.030675	.025048	.019421	.013976	.008349	.002904	16
17	.063346	.057719	.052637	.047010	.041565	.035938	.030493	.024866	.019240	.013795	.008168	.002723	17
18	.063164	.057538	.052455	.046829	.041384	.035757	.030312	.024685	.019058	.013613	.007986	.002541	18
19	.062983	.057356	.052274	.046647	.041202	.035575	.030130	.024503	.018877	.013432	.007805	.002360	19
20	.062801	.057175	.052092	.046466	.041021	.035394	.029949	.024322	.018695	.013250	.007623	.002178	20
21	.062620	.056993	.051911	.046284	.040839	.035212	.029767	.024140	.018514	.013068	.007442	.001997	21
22	.062438	.056812	.051729	.046103	.040658	.035031	.029586	.023959	.018332	.012887	.007260	.001815	22
23	.062257	.056630	.051548	.045921	.040476	.034849	.029404	.023777	.018151	.012705	.007079	.001634	23
24	.062075	.056449	.051366	.045740	.040295	.034668	.029223	.023596	.017969	.012524	.006897	.001452	24
25	.061894	.056267	.051185	.045558	.040113	.034486	.029041	.023414	.017788	.012342	.006716	.001271	25
26	.061712	.056086	.051003	.045377	.039932	.034305	.028860	.023233	.017606	.012161	.006534	.001089	26
27	.061531	.055904	.050822	.045195	.039750	.034123	.028678	.023051	.017425	.011979	.006353	.000908	27
28	.061349	.055723	.050640	.045014	.039568	.033942	.028497	.022870	.017243	.011798	.006171	.000726	28
29	.061168	.055541	.050459	.044832	.039387	.033760	.028315	.022688	.017062	.011616	.005990	.000545	29
30	.060986		.050277	.044651	.039205	.033579	.028134	.022507	.016880	.011435	.005808	.000363	30
31	.060805		.050096		.039024		.027952	.022325		.011253		.000182	31

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FHA 360-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.112500	.102945	.094315	.084760	.075514	.065959	.056712	.047158	.037603	.028356	.018801	.009555	01
02	.112192	.102637	.094007	.084452	.075205	.065651	.056404	.046849	.037295	.028048	.018493	.009247	02
03	.111884	.102329	.093699	.084144	.074897	.065342	.056096	.046541	.036986	.027740	.018185	.008938	03
04	.111575	.102021	.093390	.083836	.074589	.065034	.055788	.046233	.036678	.027432	.017877	.008630	04
05	.111267	.101712	.093082	.083527	.074281	.064726	.055479	.045925	.036370	.027123	.017568	.008322	05
06	.110959	.101404	.092774	.083219	.073973	.064418	.055171	.045616	.036062	.026815	.017260	.008014	06
07	.110651	.101096	.092466	.082911	.073664	.064110	.054863	.045308	.035753	.026507	.016952	.007705	07
08	.110342	.100788	.092158	.082603	.073356	.063801	.054555	.045000	.035445	.026199	.016644	.007397	08
09	.110034	.100479	.091849	.082295	.073048	.063493	.054247	.044692	.035137	.025890	.016336	.007089	09
10	.109726	.100171	.091541	.081986	.072740	.063185	.053938	.044384	.034829	.025582	.016027	.006781	10
11	.109418	.099863	.091233	.081678	.072432	.062877	.053630	.044075	.034521	.025274	.015719	.006473	11
12	.109110	.099555	.090925	.081370	.072123	.062568	.053322	.043767	.034212	.024966	.015411	.006164	12
13	.108801	.099247	.090616	.081062	.071815	.062260	.053014	.043459	.033904	.024658	.015103	.005856	13
14	.108493	.098938	.090308	.080753	.071507	.061952	.052705	.043151	.033596	.024349	.014795	.005548	14
15	.108185	.098630	.090000	.080445	.071199	.061644	.052397	.042842	.033288	.024041	.014486	.005240	15
16	.107877	.098322	.089692	.080137	.070890	.061336	.052089	.042534	.032979	.023733	.014178	.004932	16
17	.107568	.098014	.089384	.079829	.070582	.061027	.051781	.042226	.032671	.023425	.013870	.004623	17
18	.107260	.097705	.089075	.079521	.070274	.060719	.051473	.041918	.032363	.023116	.013562	.004315	18
19	.106952	.097397	.088767	.079212	.069966	.060411	.051164	.041610	.032055	.022808	.013253	.004007	19
20	.106644	.097089	.088459	.078904	.069658	.060103	.050856	.041301	.031747	.022500	.012945	.003699	20
21	.106336	.096781	.088151	.078596	.069349	.059795	.050548	.040993	.031438	.022192	.012637	.003390	21
22	.106027	.096473	.087842	.078288	.069041	.059486	.050240	.040685	.031130	.021884	.012329	.003082	22
23	.105719	.096164	.087534	.077979	.068733	.059178	.049932	.040377	.030822	.021575	.012021	.002774	23
24	.105411	.095856	.087226	.077671	.068425	.058870	.049623	.040068	.030514	.021267	.011712	.002466	24
25	.105103	.095548	.086918	.077363	.068116	.058562	.049315	.039760	.030205	.020959	.011404	.002158	25
26	.104795	.095240	.086610	.077055	.067808	.058253	.049007	.039452	.029897	.020651	.011096	.001849	26
27	.104486	.094932	.086301	.076747	.067500	.057945	.048699	.039144	.029589	.020342	.010788	.001541	27
28	.104178	.094623	.085993	.076438	.067192	.057637	.048390	.038836	.029281	.020034	.010479	.001233	28
29	.103870	.094315	.085685	.076130	.066884	.057329	.048082	.038527	.028973	.019726	.010171	.000925	29
30	.103562		.085377	.075822	.066575	.057021	.047774	.038219	.028664	.019418	.009863	.000616	30
31	.103253		.085068		.066267		.047466	.037911		.019110		.000308	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11 3750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.113750	.104089	.095363	.085702	.076353	.066692	.057342	.047682	.038021	.028671	.019010	.009661	01
02	.113438	.103777	.095051	.085390	.076041	.066380	.057031	.047370	.037709	.028360	.018699	.009349	02
03	.113127	.103466	.094740	.085079	.075729	.066068	.056719	.047058	.037397	.028048	.018387	.009038	03
04	.112815	.103154	.094428	.084767	.075418	.065757	.056408	.046747	.037086	.027736	.018075	.008726	04
05	.112503	.102842	.094116	.084455	.075106	.065445	.056096	.046435	.036774	.027425	.017764	.008414	05
06	.112192	.102531	.093805	.084144	.074795	.065134	.055784	.046123	.036462	.027113	.017452	.008103	06
07	.111880	.102219	.093493	.083832	.074483	.064822	.055473	.045812	.036151	.026801	.017140	.007791	07
08	.111568	.101908	.093182	.083521	.074171	.064510	.055161	.045500	.035839	.026490	.016829	.007479	08
09	.111257	.101596	.092870	.083209	.073860	.064199	.054849	.045188	.035527	.026178	.016517	.007168	09
10	.110945	.101284	.092558	.082897	.073548	.063887	.054538	.044877	.035216	.025866	.016205	.006856	10
11	.110634	.100973	.092247	.082586	.073236	.063575	.054226	.044565	.034904	.025555	.015894	.006545	11
12	.110322	.100661	.091935	.082274	.072925	.063264	.053914	.044253	.034592	.025243	.015582	.006233	12
13	.110010	.100349	.091623	.081962	.072613	.062952	.053603	.043942	.034281	.024932	.015271	.005921	13
14	.109699	.100038	.091312	.081651	.072301	.062640	.053291	.043630	.033969	.024620	.014959	.005610	14
15	.109387	.099726	.091000	.081339	.071990	.062329	.052979	.043318	.033658	.024308	.014647	.005298	15
16	.109075	.099414	.090688	.081027	.071678	.062017	.052668	.043007	.033346	.023997	.014336	.004986	16
17	.108764	.099103	.090377	.080716	.071366	.061705	.052356	.042695	.033034	.023685	.014024	.004675	17
18	.108452	.098791	.090065	.080404	.071055	.061394	.052045	.042384	.032723	.023373	.013712	.004363	18
19	.108140	.098479	.089753	.080092	.070743	.061082	.051733	.042072	.032411	.023062	.013401	.004051	19
20	.107829	.098168	.089442	.079781	.070432	.060771	.051421	.041760	.032099	.022750	.013089	.003740	20
21	.107517	.097856	.089130	.079469	.070120	.060459	.051110	.041449	.031788	.022438	.012777	.003428	21
22	.107205	.097545	.088818	.079158	.069808	.060147	.050798	.041137	.031476	.022127	.012466	.003116	22
23	.106894	.097233	.088507	.078846	.069497	.059836	.050486	.040825	.031164	.021815	.012154	.002805	23
24	.106582	.096921	.088195	.078534	.069185	.059524	.050175	.040514	.030853	.021503	.011842	.002493	24
25	.106271	.096610	.087884	.078223	.068873	.059212	.049863	.040202	.030541	.021192	.011531	.002182	25
26	.105959	.096298	.087572	.077911	.068562	.058901	.049551	.039890	.030229	.020880	.011219	.001870	26
27	.105647	.095986	.087260	.077599	.068250	.058589	.049240	.039579	.029918	.020568	.010908	.001558	27
28	.105336	.095675	.086949	.077288	.067938	.058277	.048928	.039267	.029606	.020257	.010596	.001247	28
29	.105024	.095363	.086637	.076976	.067627	.057966	.048616	.038955	.029295	.019945	.010284	.000935	29
30	.104712		.086325	.076664	.067315	.057654	.048305	.038644	.028983	.019634	.009973	.000623	30
31	.104401		.086014		.067003		.047993	.038332		.019322		.000312	31

FHA 3-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 14.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.142500	.130397	.119466	.107363	.095651	.083548	.071836	.059733	.047630	.035918	.023815	.012103	01
02	.142110	.130007	.119075	.106973	.095260	.083158	.071445	.059342	.047240	.035527	.023425	.011712	02
03	.141719	.129616	.118685	.106582	.094870	.082767	.071055	.058952	.046849	.035137	.023034	.011322	03
04	.141329	.129226	.118295	.106192	.094479	.082377	.070664	.058562	.046459	.034747	.022644	.010932	04
05	.140938	.128836	.117904	.105801	.094089	.081986	.070274	.058171	.046068	.034356	.022253	.010541	05
06	.140548	.128445	.117514	.105411	.093699	.081596	.069884	.057781	.045678	.033966	.021863	.010151	06
07	.140158	.128055	.117123	.105021	.093308	.081205	.069493	.057390	.045288	.033575	.021473	.009760	07
08	.139767	.127664	.116733	.104630	.092918	.080815	.069103	.057000	.044897	.033185	.021082	.009370	08
09	.139377	.127274	.116342	.104240	.092527	.080425	.068712	.056610	.044507	.032795	.020692	.008979	09
10	.138986	.126884	.115952	.103849	.092137	.080034	.068322	.056219	.044116	.032404	.020301	.008589	10
11	.138596	.126493	.115562	.103459	.091747	.079644	.067932	.055829	.043726	.032014	.019911	.008199	11
12	.138205	.126103	.115171	.103068	.091356	.079253	.067541	.055438	.043336	.031623	.019521	.007808	12
13	.137815	.125712	.114781	.102678	.090966	.078863	.067151	.055048	.042935	.031233	.019130	.007418	13
14	.137425	.125322	.114390	.102288	.090575	.078473	.066760	.054658	.042555	.030842	.018740	.007027	14
15	.137034	.124932	.114000	.101897	.090185	.078082	.066370	.054267	.042164	.030452	.018349	.006637	15
16	.136644	.124541	.113610	.101507	.089795	.077692	.065979	.053877	.041774	.030062	.017959	.006247	16
17	.136253	.124151	.113219	.101116	.089404	.077301	.065589	.053486	.041384	.029671	.017568	.005856	17
18	.135863	.123760	.112829	.100726	.089014	.076911	.065199	.053096	.040993	.029281	.017178	.005466	18
19	.135473	.123370	.112438	.100336	.088623	.076521	.064808	.052705	.040603	.028890	.016788	.005075	19
20	.135082	.122979	.112048	.099945	.088233	.076130	.064418	.052315	.040212	.028500	.016397	.004685	20
21	.134692	.122589	.111658	.099555	.087842	.075740	.064027	.051925	.039822	.028110	.016007	.004295	21
22	.134301	.122199	.111267	.099164	.087452	.075349	.063637	.051534	.039432	.027719	.015616	.003904	22
23	.133911	.121808	.110877	.098774	.087062	.074959	.063247	.051144	.039041	.027329	.015226	.003514	23
24	.133521	.121418	.110486	.098384	.086671	.074568	.062856	.050753	.038651	.026938	.014836	.003123	24
25	.133130	.121027	.110096	.097993	.086281	.074178	.062466	.050363	.038260	.026548	.014445	.002733	25
26	.132740	.120637	.109705	.097603	.085890	.073788	.062075	.049973	.037870	.026158	.014055	.002342	26
27	.132349	.120247	.109315	.097212	.085500	.073397	.061685	.049582	.037479	.025767	.013664	.001952	27
28	.131959	.119856	.108925	.096822	.085110	.073007	.061295	.049192	.037089	.025377	.013274	.001562	28
29	.131568	.119466	.108534	.096432	.084719	.072616	.060904	.048801	.036699	.024986	.012884	.001171	29
30	.131178		.108144	.096041	.084329	.072226	.060514	.048411	.036308	.024596	.012493	.000781	30
31	.130788		.107753		.083938		.060123	.048021		.024205		.000390	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 16.0000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.160000	.146411	.134137	.120548	.107397	.093808	.080658	.067068	.053479	.040329	.026740	.013589	01
02	.159562	.145973	.133699	.120110	.106959	.093370	.080219	.066630	.053041	.039890	.026301	.013151	02
03	.159123	.145534	.133260	.119671	.106521	.092932	.079781	.066192	.052603	.039452	.025863	.012712	03
04	.158685	.145096	.132822	.119233	.106082	.092493	.079342	.065753	.052164	.039014	.025425	.012274	04
05	.158247	.144658	.132384	.118795	.105644	.092055	.078904	.065315	.051726	.038575	.024986	.011836	05
06	.157808	.144219	.131945	.118356	.105205	.091616	.078466	.064877	.051288	.038137	.024548	.011397	06
07	.157370	.143781	.131507	.117918	.104767	.091178	.078027	.064438	.050849	.037699	.024110	.010959	07
08	.156932	.143342	.131068	.117479	.104329	.090740	.077589	.064000	.050411	.037260	.023671	.010521	08
09	.156493	.142904	.130630	.117041	.103890	.090301	.077151	.063562	.049973	.036822	.023233	.010082	09
10	.156055	.142466	.130192	.116603	.103452	.089863	.076712	.063123	.049534	.036384	.022795	.009644	10
11	.155616	.142027	.129753	.116164	.103014	.089425	.076274	.062685	.049096	.035945	.022356	.009205	11
12	.155178	.141589	.129315	.115726	.102575	.088986	.075836	.062247	.048658	.035507	.021918	.008767	12
13	.154740	.141151	.128877	.115288	.102137	.088548	.075397	.061808	.048219	.035068	.021479	.008329	13
14	.154301	.140712	.128438	.114849	.101699	.088110	.074959	.061370	.047781	.034630	.021041	.007890	14
15	.153863	.140274	.128000	.114411	.101260	.087671	.074521	.060932	.047342	.034192	.020603	.007452	15
16	.153425	.139836	.127562	.113973	.100822	.087233	.074082	.060493	.046904	.033753	.020164	.007014	16
17	.152986	.139397	.127123	.113534	.100384	.086795	.073644	.060055	.046466	.033315	.019726	.006575	17
18	.152548	.138959	.126685	.113096	.099945	.086356	.073205	.059616	.046027	.032877	.019288	.006137	18
19	.152110	.138521	.126247	.112658	.099507	.085918	.072767	.059178	.045589	.032438	.018849	.005699	19
20	.151671	.138082	.125808	.112219	.099068	.085479	.072329	.058740	.045151	.032000	.018411	.005260	20
21	.151233	.137644	.125370	.111781	.098630	.085041	.071890	.058301	.044712	.031562	.017973	.004822	21
22	.150795	.137205	.124932	.111342	.098192	.084603	.071452	.057863	.044274	.031123	.017534	.004384	22
23	.150356	.136767	.124493	.110904	.097753	.084164	.071014	.057425	.043836	.030685	.017096	.003945	23
24	.149918	.136329	.124055	.110466	.097315	.083726	.070575	.056986	.043397	.030247	.016658	.003507	24
25	.149479	.135890	.123616	.110027	.096877	.083288	.070137	.056548	.042959	.029808	.016219	.003068	25
26	.149041	.135452	.123178	.109589	.096438	.082849	.069699	.056110	.042521	.029370	.015781	.002630	26
27	.148603	.135014	.122740	.109151	.096000	.082411	.069260	.055671	.042082	.028932	.015342	.002192	27
28	.148164	.134575	.122301	.108712	.095562	.081973	.068822	.055233	.041644	.028493	.014904	.001753	28
29	.147726	.134137	.121863	.108274	.095123	.081534	.068384	.054795	.041205	.028055	.014466	.001315	29
30	.147288		.121425	.107836	.094685	.081096	.067945	.054356	.040767	.027616	.014027	.000877	30
31	.146849		.120986		.094247		.067507	.053918		.027178		.000438	31

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FmHA Instruction 440.1  
Exhibit C-54

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 6.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.065000	.059479	.054493	.048973	.043630	.038110	.032767	.027247	.021726	.016384	.010863	.005521	01
02	.064822	.059301	.054315	.048795	.043452	.037932	.032589	.027068	.021548	.016205	.010685	.005342	02
03	.064644	.059123	.054137	.048616	.043274	.037753	.032411	.026890	.021370	.016027	.010507	.005164	03
04	.064466	.058945	.053959	.048438	.043096	.037575	.032233	.026712	.021192	.015849	.010329	.004986	04
05	.064288	.058767	.053781	.048250	.042918	.037397	.032055	.026534	.021014	.015671	.010151	.004808	05
06	.064110	.058589	.053603	.048082	.042740	.037219	.031877	.026356	.020836	.015493	.009973	.004630	06
07	.063932	.058411	.053425	.047904	.042562	.037041	.031699	.026178	.020658	.015315	.009795	.004452	07
08	.063753	.058233	.053247	.047726	.042384	.036863	.031521	.026000	.020479	.015137	.009616	.004274	08
09	.063575	.058055	.053068	.047548	.042205	.036685	.031342	.025822	.020301	.014959	.009438	.004096	09
10	.063397	.057877	.052890	.047370	.042027	.036507	.031164	.025644	.020123	.014781	.009260	.003918	10
11	.063219	.057699	.052712	.047192	.041849	.036329	.030986	.025466	.019945	.014603	.009082	.003740	11
12	.063041	.057521	.052534	.047014	.041671	.036151	.030808	.025288	.019767	.014425	.008904	.003562	12
13	.062863	.057342	.052356	.046836	.041493	.035973	.030630	.025110	.019589	.014247	.008726	.003384	13
14	.062685	.057164	.052178	.046658	.041315	.035795	.030452	.024932	.019411	.014068	.008548	.003205	14
15	.062507	.056986	.052000	.046479	.041137	.035616	.030274	.024753	.019233	.013890	.008370	.003027	15
16	.062329	.056808	.051822	.046301	.040959	.035438	.030096	.024575	.019055	.013712	.008192	.002849	16
17	.062151	.056630	.051644	.046123	.040781	.035260	.029918	.024397	.018877	.013534	.008014	.002671	17
18	.061973	.056452	.051466	.045945	.040603	.035082	.029740	.024219	.018699	.013356	.007836	.002493	18
19	.061795	.056274	.051288	.045767	.040425	.034904	.029562	.024041	.018521	.013178	.007658	.002315	19
20	.061616	.056096	.051110	.045589	.040247	.034726	.029384	.023863	.018342	.013000	.007479	.002137	20
21	.061438	.055918	.050932	.045411	.040068	.034548	.029205	.023685	.018164	.012822	.007301	.001959	21
22	.061260	.055740	.050753	.045233	.039890	.034370	.029027	.023507	.017986	.012644	.007123	.001781	22
23	.061082	.055562	.050575	.045055	.039712	.034192	.028849	.023329	.017808	.012466	.006945	.001603	23
24	.060904	.055384	.050397	.044877	.039534	.034014	.028671	.023151	.017630	.012288	.006767	.001425	24
25	.060726	.055205	.050219	.044699	.039356	.033836	.028493	.022973	.017452	.012110	.006589	.001247	25
26	.060548	.055027	.050041	.044521	.039178	.033658	.028315	.022795	.017274	.011932	.006411	.001068	26
27	.060370	.054849	.049863	.044342	.039000	.033479	.028137	.022616	.017096	.011753	.006233	.000890	27
28	.060192	.054671	.049685	.044164	.038822	.033301	.027959	.022438	.016918	.011575	.006055	.000712	28
29	.060014	.054493	.049507	.043986	.038644	.033123	.027781	.022260	.016740	.011397	.005877	.000534	29
30	.059836		.049329	.043808	.038466	.032945	.027603	.022082	.016562	.011219	.005699	.000356	30
31	.059658		.049151		.038288		.027425	.021904		.011041		.000178	31

(10-1-82) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 7.8750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(10-1-82) SPECIAL PN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.078750	.072062	.066021	.059332	.052860	.046171	.039699	.033010	.026322	.019849	.013161	.006688	01
02	.078534	.071846	.065805	.059116	.052644	.045955	.039483	.032795	.026106	.019634	.012945	.006473	02
03	.078318	.071630	.065589	.058901	.052428	.045740	.039267	.032579	.025890	.019418	.012729	.006257	03
04	.078103	.071414	.065373	.058685	.052212	.045524	.039051	.032363	.025675	.019202	.012514	.006041	04
05	.077887	.071199	.065158	.058469	.051997	.045308	.038836	.032147	.025459	.018986	.012298	.005825	05
06	.077671	.070983	.064942	.058253	.051781	.045092	.038620	.031932	.025243	.018771	.012082	.005610	06
07	.077455	.070767	.064726	.058038	.051565	.044877	.038404	.031716	.025027	.018555	.011866	.005394	07
08	.077240	.070551	.064510	.057822	.051349	.044661	.038188	.031500	.024812	.018339	.011651	.005178	08
09	.077024	.070336	.064295	.057606	.051134	.044445	.037973	.031284	.024596	.018123	.011435	.004962	09
10	.076808	.070120	.064079	.057390	.050918	.044229	.037757	.031068	.024380	.017908	.011219	.004747	10
11	.076592	.069904	.063863	.057175	.050702	.044014	.037541	.030853	.024164	.017692	.011003	.004531	11
12	.076377	.069688	.063647	.056959	.050486	.043798	.037325	.030637	.023949	.017476	.010788	.004315	12
13	.076161	.069473	.063432	.056743	.050271	.043582	.037110	.030421	.023733	.017260	.010572	.004099	13
14	.075945	.069257	.063216	.056527	.050055	.043366	.036894	.030205	.023517	.017045	.010356	.003884	14
15	.075729	.069041	.063000	.056312	.049839	.043151	.036678	.029990	.023301	.016829	.010140	.003668	15
16	.075514	.068825	.062784	.056096	.049623	.042935	.036462	.029774	.023086	.016613	.009925	.003452	16
17	.075298	.068610	.062568	.055880	.049408	.042719	.036247	.029558	.022870	.016397	.009709	.003236	17
18	.075082	.068394	.062353	.055664	.049192	.042503	.036031	.029342	.022654	.016182	.009493	.003021	18
19	.074866	.068178	.062137	.055449	.048976	.042288	.035815	.029127	.022438	.015966	.009277	.002805	19
20	.074651	.067962	.061921	.055233	.048760	.042072	.035599	.028911	.022223	.015750	.009062	.002589	20
21	.074435	.067747	.061705	.055017	.048545	.041856	.035384	.028695	.022007	.015534	.008846	.002373	21
22	.074219	.067531	.061490	.054801	.048329	.041640	.035168	.028479	.021791	.015318	.008630	.002158	22
23	.074003	.067315	.061274	.054586	.048113	.041425	.034952	.028264	.021575	.015103	.008414	.001942	23
24	.073788	.067099	.061058	.054370	.047897	.041209	.034736	.028048	.021360	.014887	.008199	.001726	24
25	.073572	.066884	.060842	.054154	.047682	.040993	.034521	.027832	.021144	.014671	.007983	.001510	25
26	.073356	.066668	.060627	.053938	.047466	.040777	.034305	.027616	.020928	.014455	.007767	.001295	26
27	.073140	.066452	.060411	.053723	.047250	.040562	.034089	.027401	.020712	.014240	.007551	.001079	27
28	.072925	.066236	.060195	.053507	.047034	.040346	.033873	.027185	.020497	.014024	.007336	.000863	28
29	.072709	.066021	.059979	.053291	.046818	.040130	.033658	.026969	.020281	.013808	.007120	.000647	29
30	.072493		.059764	.053075	.046603	.039914	.033442	.026753	.020065	.013592	.006904	.000432	30
31	.072277		.059548		.046387		.033226	.026538		.013377		.000216	31

FmHA Instruction 440.1  
Exhibit C-56

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(10-1-82) SPECIAL PN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.102500	.093795	.085932	.077226	.068801	.060096	.051671	.042956	.034260	.025836	.017130	.008705	01
02	.102219	.093514	.085651	.076945	.068521	.059815	.051390	.042685	.033979	.025555	.016849	.008425	02
03	.101938	.093233	.085370	.076664	.068240	.059534	.051110	.042404	.033699	.025274	.016568	.008144	03
04	.101658	.092952	.085089	.076384	.067969	.059253	.050829	.042123	.033418	.024993	.016288	.007863	04
05	.101377	.092671	.084808	.076103	.067678	.058973	.050548	.041842	.033137	.024712	.016007	.007582	05
06	.101096	.092390	.084527	.075822	.067397	.058692	.050267	.041562	.032856	.024432	.015726	.007301	06
07	.100815	.092110	.084247	.075541	.067116	.058411	.049986	.041281	.032575	.024151	.015445	.007021	07
08	.100534	.091829	.083966	.075260	.066836	.058130	.049705	.041000	.032295	.023870	.015164	.006740	08
09	.100253	.091548	.083685	.074979	.066555	.057849	.049425	.040719	.032014	.023589	.014884	.006459	09
10	.099973	.091267	.083404	.074699	.066274	.057568	.049144	.040438	.031733	.023308	.014603	.006178	10
11	.099692	.090986	.083123	.074418	.065993	.057288	.048863	.040158	.031452	.023027	.014322	.005897	11
12	.099411	.090705	.082842	.074137	.065712	.057007	.048582	.039877	.031171	.022747	.014041	.005616	12
13	.099130	.090425	.082562	.073856	.065432	.056726	.048301	.039596	.030890	.022466	.013760	.005336	13
14	.098849	.090144	.082281	.073575	.065151	.056445	.048021	.039315	.030610	.022185	.013479	.005055	14
15	.098568	.089863	.082000	.073295	.064870	.056164	.047740	.039034	.030329	.021904	.013199	.004774	15
16	.098288	.089582	.081719	.073014	.064589	.055884	.047459	.038753	.030048	.021623	.012918	.004493	16
17	.098007	.089301	.081438	.072733	.064308	.055603	.047178	.038473	.029767	.021342	.012637	.004212	17
18	.097726	.089021	.081158	.072452	.064027	.055322	.046897	.038192	.029486	.021062	.012356	.003932	18
19	.097445	.088740	.080877	.072171	.063747	.055041	.046616	.037911	.029205	.020781	.012075	.003651	19
20	.097164	.088459	.080596	.071890	.063466	.054760	.046336	.037630	.028925	.020500	.011795	.003370	20
21	.096884	.088178	.080315	.071610	.063185	.054479	.046055	.037349	.028644	.020219	.011514	.003089	21
22	.096603	.087897	.080034	.071329	.062904	.054199	.045774	.037068	.028363	.019938	.011233	.002808	22
23	.096322	.087616	.079753	.071048	.062623	.053918	.045493	.036788	.028082	.019658	.010952	.002527	23
24	.096041	.087336	.079473	.070767	.062342	.053637	.045212	.036507	.027801	.019377	.010671	.002247	24
25	.095760	.087055	.079192	.070486	.062062	.053356	.044932	.036226	.027521	.019096	.010390	.001966	25
26	.095479	.086774	.078911	.070205	.061781	.053075	.044651	.035945	.027240	.018815	.010110	.001685	26
27	.095199	.086493	.078630	.069925	.061500	.052795	.044370	.035664	.026959	.018534	.009829	.001404	27
28	.094918	.086212	.078349	.069644	.061219	.052514	.044089	.035384	.026678	.018253	.009548	.001123	28
29	.094637	.085932	.078088	.069363	.060938	.052233	.043808	.035103	.026397	.017973	.009267	.000842	29
30	.094356		.077788	.069082	.060658	.051952	.043527	.034822	.026116	.017692	.008986	.000562	30
31	.094075		.077507		.060377		.043247	.034541		.017411		.000281	31

FmHA Instruction 440.1  
Exhibit C-57

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(10-1-82 SPECIAL PN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.106250	.097226	.089075	.080051	.071318	.062295	.053562	.044538	.035514	.026781	.017757	.009024	01
02	.105959	.096935	.088784	.079760	.071027	.062003	.053271	.044247	.035223	.026490	.017466	.008733	02
03	.105668	.096644	.088493	.079469	.070736	.061712	.052979	.043955	.034932	.026199	.017175	.008442	03
04	.105377	.096353	.088202	.079178	.070445	.061421	.052688	.043664	.034640	.025908	.016884	.008151	04
05	.105086	.096062	.087911	.078887	.070154	.061130	.052397	.043373	.034349	.025616	.016592	.007860	05
06	.104795	.095771	.087620	.078596	.069863	.060839	.052106	.043082	.034058	.025325	.016301	.007568	06
07	.104503	.095479	.087329	.078305	.069572	.060548	.051815	.042791	.033767	.025034	.016010	.007277	07
08	.104212	.095188	.087038	.078014	.069281	.060257	.051524	.042500	.033476	.024743	.015719	.006986	08
09	.103921	.094897	.086747	.077723	.068990	.059966	.051233	.042209	.033185	.024452	.015429	.006695	09
10	.103630	.094606	.086455	.077432	.068709	.059675	.050942	.041918	.032894	.024161	.015137	.006404	10
11	.103339	.094315	.086164	.077140	.068408	.059384	.050651	.041627	.032603	.023870	.014846	.006113	11
12	.103048	.094024	.085873	.076849	.068116	.059092	.050360	.041336	.032312	.023579	.014555	.005822	12
13	.102757	.093733	.085582	.076558	.067825	.058801	.050068	.041045	.032021	.023288	.014264	.005531	13
14	.102466	.093442	.085291	.076267	.067534	.058510	.049777	.040753	.031729	.022997	.013973	.005240	14
15	.102175	.093151	.085000	.075976	.067243	.058219	.049486	.040462	.031438	.022705	.013682	.004949	15
16	.101884	.092860	.084709	.075685	.066952	.057928	.049195	.040171	.031147	.022414	.013390	.004658	16
17	.101592	.092568	.084418	.075394	.066661	.057637	.048904	.039880	.030856	.022123	.013099	.004366	17
18	.101301	.092277	.084127	.075103	.066370	.057346	.048613	.039589	.030565	.021832	.012808	.004075	18
19	.101010	.091986	.083836	.074812	.066079	.057055	.048322	.039298	.030274	.021541	.012517	.003784	19
20	.100719	.091695	.083545	.074521	.065788	.056764	.048031	.039007	.029983	.021250	.012226	.003493	20
21	.100428	.091404	.083253	.074229	.065497	.056473	.047740	.038716	.029692	.020959	.011935	.003202	21
22	.100137	.091113	.082962	.073938	.065205	.056182	.047449	.038425	.029401	.020668	.011644	.002911	22
23	.099846	.090822	.082671	.073647	.064914	.055890	.047158	.038134	.029110	.020377	.011353	.002620	23
24	.099555	.090531	.082380	.073356	.064623	.055599	.046866	.037842	.028818	.020086	.011062	.002329	24
25	.099264	.090240	.082089	.073065	.064332	.055308	.046575	.037551	.028527	.019795	.010771	.002038	25
26	.098973	.089949	.081798	.072774	.064041	.055017	.046284	.037260	.028236	.019503	.010479	.001747	26
27	.098682	.089658	.081507	.072483	.063750	.054726	.045993	.036969	.027945	.019212	.010188	.001455	27
28	.098390	.089366	.081216	.072192	.063459	.054435	.045702	.036678	.027654	.018921	.009897	.001164	28
29	.098099	.089075	.080925	.071901	.063168	.054144	.045411	.036387	.027363	.018630	.009606	.000873	29
30	.097808		.080634	.071610	.062877	.053853	.045120	.036096	.027072	.018339	.009315	.000582	30
31	.097517		.080342		.062586		.044829	.035805		.018048		.000291	31



FmHA Instruction 440.1  
Exhibit C-58

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 13.1250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(10-1-82) SPECIAL PN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.131250	.120103	.110034	.098887	.088099	.076952	.066164	.055017	.043870	.033082	.021935	.011147	01
02	.130890	.119743	.109675	.098527	.087740	.076642	.065805	.054658	.043510	.032723	.021575	.010788	02
03	.130531	.119384	.109315	.098168	.087380	.076233	.065445	.054298	.043151	.032363	.021216	.010428	03
04	.130171	.119024	.108955	.097808	.087021	.075873	.065086	.053938	.042791	.032003	.020856	.010068	04
05	.129812	.118664	.108596	.097449	.086661	.075514	.064726	.053579	.042432	.031644	.020497	.009709	05
06	.129452	.118305	.108236	.097089	.086301	.075154	.064366	.053219	.042072	.031284	.020137	.009349	06
07	.129092	.117945	.107877	.096729	.085942	.074795	.064007	.052860	.041712	.030925	.019777	.008990	07
08	.128733	.117586	.107517	.096370	.085582	.074435	.063647	.052500	.041353	.030565	.019418	.008630	08
09	.128373	.117226	.107158	.096010	.085223	.074075	.063288	.052140	.040993	.030205	.019058	.008271	09
10	.128014	.116866	.106798	.095651	.084963	.073716	.062928	.051781	.040634	.029846	.018699	.007911	10
11	.127654	.116507	.106438	.095291	.084503	.073356	.062568	.051421	.040274	.029486	.018339	.007551	11
12	.127295	.116147	.106079	.094932	.084144	.072997	.062209	.051062	.039914	.029127	.017979	.007192	12
13	.126935	.115788	.105719	.094572	.083784	.072637	.061849	.050702	.039555	.028767	.017620	.006832	13
14	.126575	.115428	.105360	.094212	.083425	.072277	.061490	.050342	.039195	.028408	.017269	.006473	14
15	.126216	.115068	.105000	.093853	.083065	.071918	.061130	.049983	.038836	.028048	.016901	.006113	15
16	.125856	.114709	.104640	.093493	.082705	.071558	.060771	.049623	.038476	.027688	.016541	.005753	16
17	.125497	.114349	.104281	.093134	.082346	.071199	.060411	.049264	.038116	.027329	.016182	.005394	17
18	.125137	.113990	.103921	.092774	.081986	.070839	.060051	.048904	.037757	.026969	.015822	.005034	18
19	.124777	.113630	.103562	.092414	.081627	.070479	.059692	.048545	.037397	.026610	.015462	.004675	19
20	.124418	.113271	.103202	.092055	.081267	.070120	.059332	.048185	.037038	.026250	.015103	.004315	20
21	.124058	.112911	.102842	.091695	.080908	.069760	.058973	.047825	.036678	.025890	.014743	.003955	21
22	.123699	.112551	.102483	.091336	.080548	.069401	.058613	.047466	.036318	.025531	.014384	.003596	22
23	.123339	.112192	.102123	.090976	.080188	.069041	.058253	.047106	.035959	.025171	.014024	.003236	23
24	.122979	.111832	.101764	.090616	.079829	.068682	.057894	.046747	.035599	.024812	.013664	.002877	24
25	.122620	.111473	.101404	.090257	.079469	.068322	.057534	.046387	.035240	.024452	.013305	.002517	25
26	.122260	.111113	.101045	.089897	.079110	.067962	.057175	.046027	.034880	.024092	.012945	.002158	26
27	.121901	.110753	.100685	.089538	.078750	.067603	.056815	.045668	.034521	.023733	.012586	.001798	27
28	.121541	.110394	.100325	.089178	.078390	.067243	.056455	.045308	.034161	.023373	.012226	.001438	28
29	.121182	.110034	.099966	.088818	.078031	.066884	.056096	.044949	.033801	.023014	.011866	.001079	29
30	.120822		.099606	.088459	.077671	.066524	.055736	.044589	.033442	.022654	.011507	.000719	30
31	.120462		.099247		.077312		.055377	.044229		.022295		.000360	31

FmHA Instruction 440.1  
Exhibit C-59

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 15.5000 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(10-1-82) SPECIAL PN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.155000	.141836	.129945	.116781	.104041	.090877	.078137	.064973	.051808	.039068	.025904	.013164	01
02	.154575	.141411	.129521	.116356	.103616	.090452	.077712	.064548	.051384	.038614	.025479	.012740	02
03	.154151	.140986	.129096	.115932	.103192	.089027	.077288	.064123	.050959	.038219	.025055	.012315	03
04	.153726	.140562	.128671	.115507	.102767	.089503	.076863	.063699	.050534	.037795	.024630	.011890	04
05	.153301	.140137	.128247	.115082	.102342	.089178	.076438	.063274	.050110	.037370	.024205	.011466	05
06	.152877	.139712	.127822	.114658	.101918	.088753	.076014	.062849	.049685	.036945	.023781	.011041	06
07	.152452	.139288	.127397	.114233	.101493	.088329	.075589	.062425	.049260	.036521	.023356	.010616	07
08	.152027	.138863	.126973	.113808	.101069	.087904	.075164	.062000	.048836	.036096	.022932	.010192	08
09	.151603	.138438	.126548	.113384	.100644	.087479	.074740	.061575	.048411	.035671	.022507	.009767	09
10	.151178	.138014	.126123	.112959	.100219	.087055	.074315	.061151	.047986	.035247	.022082	.009342	10
11	.150753	.137589	.125699	.112534	.099795	.086633	.073890	.060726	.047562	.034822	.021659	.008918	11
12	.150329	.137164	.125274	.112110	.099370	.086205	.073466	.060301	.047137	.034397	.021233	.008493	12
13	.149904	.136740	.124849	.111685	.098935	.085781	.073041	.059877	.046712	.033973	.020808	.008068	13
14	.149479	.136315	.124425	.111260	.098521	.085356	.072616	.059452	.046288	.033548	.020384	.007644	14
15	.149055	.135890	.124000	.110836	.098096	.084932	.072192	.059027	.045863	.033123	.019959	.007219	15
16	.148630	.135465	.123575	.110411	.097671	.084507	.071767	.058603	.045438	.032699	.019534	.006795	16
17	.148205	.135041	.123151	.109986	.097247	.084082	.071342	.058178	.045014	.032274	.019110	.006370	17
18	.147781	.134616	.122726	.109562	.096822	.083658	.070918	.057753	.044589	.031849	.018685	.005945	18
19	.147356	.134192	.122301	.109137	.096397	.083233	.070493	.057329	.044164	.031425	.018260	.005521	19
20	.146932	.133767	.121877	.108712	.095973	.082808	.070068	.056904	.043740	.031000	.017836	.005096	20
21	.146507	.133342	.121452	.108288	.095549	.082384	.069644	.056479	.043315	.030575	.017411	.004671	21
22	.146082	.132918	.121027	.107863	.095123	.081959	.069219	.056055	.042890	.030151	.016986	.004247	22
23	.145658	.132493	.120603	.107438	.094709	.081534	.068795	.055630	.042466	.029726	.016562	.003822	23
24	.145233	.132068	.120178	.107014	.094274	.081110	.068370	.055205	.042041	.029301	.016137	.003397	24
25	.144808	.131644	.119753	.106589	.093849	.080685	.067945	.054781	.041616	.028877	.015712	.002973	25
26	.144384	.131219	.119329	.106164	.093425	.080260	.067521	.054356	.041192	.028452	.015288	.002548	26
27	.143959	.130795	.118904	.105740	.093000	.079836	.067096	.053932	.040767	.028027	.014863	.002123	27
28	.143534	.130370	.118479	.105315	.092575	.079411	.066671	.053507	.040342	.027603	.014438	.001699	28
29	.143110	.129945	.118055	.104890	.092151	.078986	.066247	.053082	.039918	.027178	.014014	.001274	29
30	.142685		.117630	.104466	.091726	.078562	.065822	.052658	.039493	.026753	.013589	.000849	30
31	.142260		.117205		.091301		.065397	.052233		.026329		.000425	31

FmHA Instruction 440.1  
Exhibit C-60

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 16.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(10-1-82) SPECIAL PN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.162500	.148699	.136233	.122432	.109075	.095274	.081918	.068116	.054315	.040959	.027158	.013801	01
02	.162055	.148253	.135788	.121985	.108630	.094829	.081473	.067671	.053870	.040514	.026712	.013356	02
03	.161610	.147808	.135342	.121541	.108185	.094384	.081027	.067226	.053425	.040068	.026267	.012911	03
04	.161164	.147363	.134897	.121096	.107740	.093938	.080582	.066781	.052979	.039623	.025822	.012466	04
05	.160719	.146918	.134452	.120691	.107285	.093483	.080137	.066336	.052534	.039178	.025377	.012021	05
06	.160274	.146473	.134007	.120235	.106849	.093048	.079692	.065890	.052089	.038733	.024932	.011575	06
07	.159829	.146027	.133562	.119760	.106404	.092603	.079247	.065445	.051644	.038288	.024486	.011130	07
08	.159384	.145582	.133116	.119315	.105959	.092158	.078801	.065000	.051199	.037842	.024041	.010685	08
09	.158938	.145137	.132671	.118870	.105514	.091712	.078356	.064555	.050753	.037397	.023596	.010240	09
10	.158493	.144692	.132226	.118425	.105068	.091267	.077911	.064110	.050308	.036952	.023151	.009795	10
11	.158048	.144247	.131781	.117979	.104623	.090822	.077466	.063664	.049863	.036507	.022705	.009349	11
12	.157603	.143801	.131335	.117534	.104178	.090377	.077021	.063219	.049418	.036052	.022260	.008904	12
13	.157158	.143356	.130890	.117089	.103733	.089932	.076575	.062774	.048973	.035616	.021815	.008459	13
14	.156712	.142911	.130445	.116644	.103288	.089486	.076130	.062329	.048527	.035171	.021370	.008014	14
15	.156267	.142466	.130000	.116199	.102842	.089041	.075685	.061884	.048082	.034726	.020925	.007568	15
16	.155822	.142021	.129555	.115753	.102397	.088596	.075240	.061438	.047637	.034281	.020479	.007123	16
17	.155377	.141575	.129110	.115308	.101952	.088151	.074795	.060993	.047192	.033836	.020034	.006678	17
18	.154932	.141130	.128664	.114863	.101507	.087705	.074349	.060548	.046747	.033390	.019589	.006233	18
19	.154486	.140685	.128219	.114418	.101062	.087260	.073904	.060103	.046301	.032945	.019144	.005788	19
20	.154041	.140240	.127774	.113973	.100616	.086815	.073459	.059658	.045856	.032500	.018699	.005342	20
21	.153596	.139795	.127329	.113527	.100171	.086370	.073014	.059212	.045411	.032055	.018253	.004897	21
22	.153151	.139349	.126884	.113082	.099726	.085925	.072568	.058767	.044966	.031610	.017808	.004452	22
23	.152705	.138904	.126438	.112637	.099281	.085479	.072123	.058322	.044521	.031164	.017363	.004007	23
24	.152260	.138459	.125993	.112192	.098836	.085034	.071678	.057877	.044075	.030719	.016918	.003562	24
25	.151815	.138014	.125548	.111747	.098390	.084589	.071233	.057432	.043630	.030274	.016473	.003116	25
26	.151370	.137568	.125103	.111301	.097945	.084144	.070788	.056986	.043185	.029829	.016027	.002671	26
27	.150925	.137123	.124658	.110856	.097500	.083699	.070342	.056541	.042740	.029384	.015582	.002226	27
28	.150479	.136678	.124212	.110411	.097055	.083253	.069897	.056096	.042295	.028938	.015137	.001781	28
29	.150034	.136233	.123767	.109966	.096610	.082808	.069452	.055651	.041849	.028493	.014692	.001336	29
30	.149589		.123322	.109521	.096164	.082363	.069007	.055205	.041404	.028048	.014247	.000890	30
31	.149144		.122877		.095719		.068562	.054760		.027603		.000445	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 5.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY

(11-1-82) Special PN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.057500	.052616	.048205	.043322	.038596	.033712	.028986	.024103	.019219	.014493	.009610	.004884	01
02	.057342	.052459	.048048	.043164	.038438	.033555	.028829	.023945	.019062	.014336	.009452	.004726	02
03	.057185	.052301	.047890	.043007	.038281	.033397	.028671	.023788	.018904	.014178	.009295	.004568	03
04	.057027	.052144	.047733	.042849	.038123	.033240	.028514	.023630	.018747	.014021	.009137	.004411	04
05	.056870	.051986	.047575	.042692	.037966	.033082	.028356	.023473	.018589	.013863	.008979	.004253	05
06	.056712	.051829	.047418	.042534	.037808	.032925	.028199	.023315	.018432	.013705	.008822	.004096	06
07	.056555	.051671	.047260	.042377	.037651	.032767	.028041	.023158	.018274	.013548	.008664	.003938	07
08	.056397	.051514	.047103	.042219	.037493	.032610	.027884	.023000	.018116	.013390	.008507	.003781	08
09	.056240	.051356	.046945	.042062	.037336	.032452	.027726	.022842	.017959	.013233	.008349	.003623	09
10	.056082	.051199	.046788	.041904	.037178	.032295	.027568	.022685	.017801	.013075	.008192	.003466	10
11	.055925	.051041	.046630	.041747	.037021	.032137	.027411	.022527	.017644	.012918	.008034	.003308	11
12	.055767	.050884	.046473	.041589	.036863	.031979	.027253	.022370	.017486	.012760	.007877	.003151	12
13	.055610	.050726	.046315	.041432	.036705	.031822	.027096	.022212	.017329	.012603	.007719	.002993	13
14	.055452	.050568	.046158	.041274	.036548	.031664	.026938	.022055	.017171	.012445	.007562	.002836	14
15	.055295	.050411	.046000	.041116	.036390	.031507	.026781	.021897	.017014	.012288	.007404	.002678	15
16	.055137	.050253	.045842	.040959	.036233	.031349	.026623	.021740	.016856	.012130	.007247	.002521	16
17	.054979	.050096	.045685	.040801	.036075	.031192	.026466	.021582	.016699	.011973	.007089	.002363	17
18	.054822	.049938	.045527	.040644	.035918	.031034	.026308	.021425	.016541	.011815	.006932	.002205	18
19	.054664	.049781	.045370	.040486	.035760	.030877	.026151	.021267	.016384	.011658	.006774	.002048	19
20	.054507	.049623	.045212	.040329	.035603	.030719	.025993	.021110	.016226	.011500	.006616	.001890	20
21	.054349	.049466	.045055	.040171	.035445	.030562	.025836	.020952	.016068	.011342	.006459	.001733	21
22	.054192	.049308	.044897	.040014	.035288	.030404	.025678	.020795	.015911	.011185	.006301	.001575	22
23	.054034	.049151	.044740	.039856	.035130	.030247	.025521	.020637	.015753	.011027	.006144	.001418	23
24	.053877	.048993	.044582	.039699	.034973	.030089	.025363	.020479	.015596	.010870	.005986	.001260	24
25	.053719	.048836	.044425	.039541	.034815	.029932	.025205	.020322	.015438	.010712	.005829	.001103	25
26	.053562	.048678	.044267	.039384	.034658	.029774	.025048	.020164	.015281	.010555	.005671	.000945	26
27	.053404	.048521	.044110	.039226	.034500	.029616	.024890	.020007	.015123	.010397	.005514	.000788	27
28	.053247	.048363	.043952	.039068	.034342	.029459	.024733	.019849	.014966	.010240	.005356	.000630	28
29	.053089	.048205	.043795	.038911	.034185	.029301	.024575	.019692	.014808	.010082	.005199	.000473	29
30	.052932		.043637	.038753	.034027	.029144	.024418	.019534	.014651	.009925	.005041	.000315	30
	.052774		.043479		.033870		.024260	.019377		.009767		.000158	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.0510 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(11-1-82) Special PR

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.100510	.091974	.084253	.075727	.067466	.058929	.050668	.042132	.033595	.025334	.016798	.008536	01
02	.100235	.091698	.083988	.075451	.067190	.058654	.050393	.041856	.033320	.025059	.016522	.008261	02
03	.099959	.091423	.083712	.075176	.066915	.058378	.050117	.041581	.033044	.024783	.016247	.007986	03
04	.099684	.091147	.083437	.074901	.066640	.058103	.049842	.041305	.032769	.024508	.015971	.007710	04
05	.099409	.090872	.083162	.074625	.066364	.057828	.049567	.041030	.032494	.024233	.015696	.007435	05
06	.099133	.090597	.082886	.074350	.066089	.057552	.049291	.040755	.032218	.023957	.015421	.007160	06
07	.098858	.090321	.082611	.074074	.065813	.057277	.049016	.040479	.031943	.023682	.015145	.006884	07
08	.098582	.090046	.082336	.073799	.065538	.057002	.048740	.040204	.031668	.023406	.014870	.006609	08
09	.098307	.089771	.082060	.073524	.065263	.056726	.048465	.039929	.031392	.023131	.014595	.006334	09
10	.098032	.089495	.081785	.073248	.064987	.056451	.048190	.039653	.031117	.022856	.014319	.006058	10
11	.097756	.089220	.081509	.072973	.064712	.056175	.047914	.039378	.030841	.022580	.014044	.005783	11
12	.097481	.088944	.081234	.072698	.064437	.055900	.047639	.039103	.030566	.022305	.013768	.005507	12
13	.097206	.088669	.080959	.072422	.064161	.055625	.047364	.038827	.030291	.022030	.013493	.005232	13
14	.096930	.088394	.080683	.072147	.063886	.055349	.047088	.038552	.030015	.021754	.013218	.004957	14
15	.096655	.088118	.080408	.071872	.063610	.055074	.046813	.038276	.029740	.021479	.012942	.004681	15
16	.096379	.087843	.080133	.071596	.063335	.054799	.046538	.038001	.029465	.021203	.012667	.004406	16
17	.096104	.087568	.079857	.071321	.063060	.054523	.046262	.037726	.029189	.020928	.012392	.004131	17
18	.095829	.087292	.079582	.071045	.062784	.054248	.045987	.037450	.028914	.020653	.012116	.003855	18
19	.095553	.087017	.079307	.070770	.062509	.053972	.045711	.037175	.028638	.020377	.011841	.003580	19
20	.095278	.086742	.079031	.070495	.062234	.053697	.045436	.036900	.028363	.020102	.011566	.003304	20
21	.095003	.086466	.078756	.070219	.061958	.053422	.045161	.036624	.028088	.019827	.011290	.003029	21
22	.094727	.086191	.078480	.069944	.061683	.053146	.044885	.036349	.027812	.019551	.011015	.002754	22
23	.094452	.085915	.078205	.069669	.061407	.052871	.044610	.036073	.027537	.019276	.010739	.002478	23
24	.094176	.085640	.077930	.069393	.061132	.052596	.044335	.035798	.027262	.019001	.010464	.002203	24
25	.093901	.085365	.077654	.069118	.060857	.052320	.044059	.035523	.026986	.018725	.010189	.001928	25
26	.093626	.085089	.077379	.068842	.060581	.052045	.043784	.035247	.026711	.018450	.009913	.001652	26
27	.093350	.084814	.077104	.068567	.060306	.051770	.043508	.034972	.026436	.018174	.009638	.001377	27
28	.093075	.084539	.076828	.068292	.060031	.051494	.043233	.034697	.026160	.017899	.009363	.001101	28
29	.092800	.084263	.076553	.068016	.059755	.051219	.042958	.034421	.025885	.017624	.009087	.000826	29
30	.092524		.076277	.067741	.059480	.050943	.042682	.034146	.025609	.017348	.008812	.000551	30
31	.092249		.076002		.059205		.042407	.033870		.017073		.000275	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 7.3750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.073750	.067486	.061829	.055565	.049503	.043240	.037178	.030914	.024651	.018589	.012325	.006264	01
02	.073548	.067284	.061627	.055363	.049301	.043038	.036976	.030712	.024449	.018387	.012123	.006062	02
03	.073346	.067082	.061425	.055161	.049099	.042836	.036774	.030510	.024247	.018185	.011921	.005860	03
04	.073144	.066880	.061223	.054959	.048897	.042634	.036572	.030308	.024045	.017983	.011719	.005658	04
05	.072942	.066678	.061021	.054757	.048695	.042432	.036370	.030106	.023842	.017781	.011517	.005455	05
06	.072740	.066476	.060818	.054555	.048493	.042229	.036168	.029904	.023640	.017579	.011315	.005253	06
07	.072538	.066274	.060616	.054353	.048291	.042027	.035966	.029702	.023438	.017377	.011113	.005051	07
08	.072336	.066072	.060414	.054151	.048089	.041825	.035764	.029500	.023236	.017175	.010911	.004849	08
09	.072134	.065870	.060212	.053949	.047887	.041623	.035562	.029298	.023034	.016973	.010709	.004647	09
10	.071932	.065668	.060010	.053747	.047685	.041421	.035360	.029096	.022832	.016771	.010507	.004445	10
11	.071729	.065466	.059808	.053545	.047483	.041219	.035158	.028894	.022630	.016568	.010305	.004243	11
12	.071527	.065264	.059606	.053342	.047281	.041017	.034955	.028692	.022428	.016366	.010103	.004041	12
13	.071325	.065062	.059404	.053140	.047079	.040815	.034753	.028490	.022226	.016164	.009901	.003839	13
14	.071123	.064860	.059202	.052938	.046877	.040613	.034551	.028288	.022024	.015962	.009699	.003637	14
15	.070921	.064658	.059000	.052736	.046675	.040411	.034349	.028086	.021822	.015760	.009497	.003435	15
16	.070719	.064455	.058798	.052534	.046473	.040209	.034147	.027884	.021620	.015558	.009295	.003233	16
17	.070517	.064253	.058596	.052332	.046271	.040007	.033945	.027682	.021418	.015356	.009092	.003031	17
18	.070315	.064051	.058394	.052130	.046068	.039805	.033743	.027479	.021216	.015154	.008890	.002829	18
19	.070113	.063849	.058192	.051928	.045866	.039603	.033541	.027277	.021014	.014952	.008688	.002627	19
20	.069911	.063647	.057990	.051726	.045664	.039401	.033339	.027075	.020812	.014750	.008486	.002425	20
21	.069709	.063445	.057788	.051524	.045462	.039199	.033137	.026873	.020610	.014548	.008284	.002223	21
22	.069507	.063243	.057586	.051322	.045260	.038997	.032935	.026671	.020408	.014346	.008082	.002021	22
23	.069305	.063041	.057384	.051120	.045058	.038795	.032733	.026469	.020205	.014144	.007880	.001818	23
24	.069103	.062839	.057182	.050918	.044856	.038592	.032531	.026267	.020003	.013942	.007678	.001616	24
25	.068901	.062637	.056979	.050716	.044654	.038390	.032329	.026065	.019801	.013740	.007476	.001414	25
26	.068699	.062435	.056777	.050514	.044452	.038188	.032127	.025863	.019599	.013538	.007274	.001212	26
27	.068497	.062233	.056575	.050312	.044250	.037986	.031925	.025661	.019397	.013336	.007072	.001010	27
28	.068295	.062031	.056373	.050110	.044048	.037784	.031723	.025459	.019195	.013134	.006870	.000808	28
29	.068092	.061829	.056171	.049908	.043846	.037582	.031521	.025257	.018993	.012932	.006668	.000606	29
30	.067890		.055969	.049705	.043644	.037380	.031318	.025055	.018791	.012729	.006466	.000404	30
31	.067688		.055767		.043442		.031116	.024853		.012527		.000202	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.097500	.089219	.081740	.073459	.065445	.057164	.049151	.040870	.032589	.024575	.016295	.008281	01
02	.097233	.088952	.081473	.073192	.065178	.056897	.048884	.040603	.032322	.024308	.016027	.008014	02
03	.096966	.088685	.081205	.072925	.064911	.056630	.048616	.040336	.032055	.024041	.015760	.007747	03
04	.096699	.088418	.080938	.072658	.064644	.056363	.048349	.040068	.031788	.023774	.015493	.007479	04
05	.096432	.088151	.080671	.072390	.064377	.056096	.048082	.039801	.031521	.023507	.015226	.007212	05
06	.096164	.087884	.080404	.072123	.064110	.055829	.047815	.039534	.031253	.023240	.014959	.006945	06
07	.095897	.087616	.080137	.071856	.063842	.055562	.047548	.039267	.030986	.022973	.014692	.006678	07
08	.095630	.087349	.079870	.071589	.063575	.055295	.047281	.039000	.030719	.022705	.014425	.006411	08
09	.095363	.087082	.079603	.071322	.063308	.055027	.047014	.038733	.030452	.022438	.014158	.006144	09
10	.095096	.086815	.079336	.071055	.063041	.054760	.046747	.038466	.030185	.022171	.013890	.005877	10
11	.094829	.086548	.079068	.070788	.062774	.054493	.046479	.038199	.029918	.021904	.013623	.005610	11
12	.094562	.086281	.078801	.070521	.062507	.054226	.046212	.037932	.029651	.021637	.013356	.005342	12
13	.094295	.086014	.078534	.070253	.062240	.053959	.045945	.037664	.029384	.021370	.013089	.005075	13
14	.094027	.085747	.078267	.069986	.061973	.053692	.045678	.037397	.029116	.021103	.012822	.004808	14
15	.093760	.085479	.078000	.069719	.061705	.053425	.045411	.037130	.028849	.020836	.012555	.004541	15
16	.093493	.085212	.077733	.069452	.061438	.053158	.045144	.036863	.028582	.020568	.012288	.004274	16
17	.093226	.084945	.077466	.069185	.061171	.052890	.044877	.036596	.028315	.020301	.012021	.004007	17
18	.092959	.084678	.077199	.068918	.060904	.052623	.044610	.036329	.028048	.020034	.011753	.003740	18
19	.092692	.084411	.076932	.068651	.060637	.052356	.044342	.036062	.027781	.019767	.011486	.003473	19
20	.092425	.084144	.076664	.068384	.060370	.052089	.044075	.035795	.027514	.019500	.011219	.003205	20
21	.092158	.083877	.076397	.068116	.060103	.051822	.043808	.035527	.027247	.019233	.010952	.002938	21
22	.091890	.083610	.076130	.067849	.059836	.051555	.043541	.035260	.026979	.018966	.010685	.002671	22
23	.091623	.083342	.075863	.067582	.059568	.051288	.043274	.034993	.026712	.018699	.010418	.002404	23
24	.091356	.083075	.075596	.067315	.059301	.051021	.043007	.034726	.026445	.018432	.010151	.002137	24
25	.091089	.082808	.075329	.067048	.059034	.050753	.042740	.034459	.026178	.018164	.009884	.001870	25
26	.090822	.082541	.075062	.066781	.058767	.050486	.042473	.034192	.025911	.017897	.009616	.001603	26
27	.090555	.082274	.074795	.066514	.058500	.050219	.042205	.033925	.025644	.017630	.009349	.001336	27
28	.090288	.082007	.074527	.066247	.058233	.049952	.041938	.033658	.025377	.017363	.009082	.001068	28
29	.090021	.081740	.074260	.065979	.057966	.049685	.041671	.033390	.025110	.017096	.008815	.000801	29
30	.089753		.073993	.065712	.057699	.049418	.041404	.033123	.024842	.016829	.008548	.000534	30
31	.089486		.073726		.057432		.041137	.032856		.016562		.000267	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(1-28-83) SPECIAL FN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.107500	.098370	.090123	.080993	.072158	.063027	.054192	.045062	.035932	.027096	.017966	.009130	01
02	.107205	.098075	.089829	.080699	.071863	.062733	.053897	.044767	.035637	.026801	.017671	.008836	02
03	.106911	.097781	.089534	.080404	.071568	.062438	.053603	.044473	.035342	.026507	.017377	.008541	03
04	.106616	.097486	.089240	.080110	.071274	.062144	.053308	.044178	.035048	.026212	.017082	.008247	04
05	.106322	.097192	.088945	.079815	.070979	.061849	.053014	.043884	.034753	.025918	.016788	.007952	05
06	.106027	.096897	.088651	.079521	.070685	.061555	.052719	.043589	.034459	.025623	.016493	.007658	06
07	.105733	.096603	.088356	.079226	.070390	.061260	.052425	.043295	.034164	.025329	.016199	.007363	07
08	.105438	.096308	.088062	.078932	.070096	.060966	.052130	.043000	.033870	.025034	.015904	.007068	08
09	.105144	.096014	.087767	.078637	.069801	.060671	.051836	.042705	.033575	.024740	.015610	.006774	09
10	.104849	.095719	.087473	.078342	.069507	.060377	.051541	.042411	.033281	.024445	.015315	.006479	10
11	.104555	.095425	.087178	.078048	.069212	.060082	.051247	.042116	.032986	.024151	.015021	.006185	11
12	.104260	.095130	.086884	.077753	.068918	.059788	.050952	.041822	.032692	.023856	.014726	.005890	12
13	.103966	.094836	.086589	.077459	.068623	.059493	.050658	.041527	.032397	.023562	.014432	.005596	13
14	.103671	.094541	.086295	.077164	.068329	.059199	.050363	.041233	.032103	.023267	.014137	.005301	14
15	.103377	.094247	.086000	.076870	.068034	.058904	.050068	.040938	.031808	.022973	.013842	.005007	15
16	.103082	.093952	.085705	.076575	.067740	.058610	.049774	.040644	.031514	.022678	.013548	.004712	16
17	.102788	.093658	.085411	.076281	.067445	.058315	.049479	.040349	.031219	.022384	.013253	.004418	17
18	.102493	.093363	.085116	.075986	.067151	.058021	.049185	.040055	.030925	.022089	.012959	.004123	18
19	.102199	.093068	.084822	.075692	.066856	.057726	.048890	.039760	.030630	.021795	.012664	.003829	19
20	.101904	.092774	.084527	.075397	.066562	.057432	.048596	.039466	.030336	.021500	.012370	.003534	20
21	.101610	.092479	.084233	.075103	.066267	.057137	.048301	.039171	.030041	.021205	.012075	.003240	21
22	.101315	.092185	.083938	.074808	.065973	.056842	.048007	.038877	.029747	.020911	.011781	.002945	22
23	.101021	.091890	.083644	.074514	.065678	.056548	.047712	.038582	.029452	.020616	.011486	.002651	23
24	.100726	.091596	.083349	.074219	.065384	.056253	.047418	.038288	.029158	.020322	.011192	.002356	24
25	.100432	.091301	.083055	.073925	.065089	.055959	.047123	.037993	.028863	.020027	.010897	.002062	25
26	.100137	.091007	.082760	.073630	.064795	.055664	.046829	.037699	.028568	.019733	.010603	.001767	26
27	.099842	.090712	.082466	.073336	.064500	.055370	.046534	.037404	.028274	.019438	.010308	.001473	27
28	.099548	.090418	.082171	.073041	.064205	.055075	.046240	.037110	.027979	.019144	.010014	.001178	28
29	.099253	.090123	.081877	.072747	.063911	.054781	.045945	.036815	.027685	.018849	.009719	.000884	29
30	.098959		.081582	.072452	.063616	.054486	.045651	.036521	.027390	.018555	.009425	.000589	30
31	.098664		.081288		.063322		.045356	.036226		.018260		.000295	31



FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 5.2500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.052500	.048041	.044014	.039555	.035240	.030781	.026466	.022007	.017548	.013233	.008774	.004459	01
02	.052356	.047897	.043870	.039411	.035096	.030637	.026322	.021863	.017404	.013089	.008630	.004315	02
03	.052212	.047753	.043726	.039267	.034952	.030493	.026178	.021719	.017260	.012945	.008486	.004171	03
04	.052068	.047610	.043582	.039123	.034808	.030349	.026034	.021575	.017116	.012801	.008342	.004027	04
05	.051925	.047466	.043438	.038979	.034664	.030205	.025890	.021432	.016973	.012658	.008199	.003884	05
06	.051781	.047322	.043295	.038836	.034521	.030062	.025747	.021288	.016829	.012514	.008055	.003740	06
07	.051637	.047178	.043151	.038692	.034377	.029918	.025603	.021144	.016685	.012370	.007911	.003596	07
08	.051493	.047034	.043007	.038548	.034233	.029774	.025459	.021000	.016541	.012226	.007767	.003452	08
09	.051349	.046890	.042863	.038404	.034089	.029630	.025315	.020856	.016397	.012082	.007623	.003308	09
10	.051205	.046747	.042719	.038260	.033945	.029486	.025171	.020712	.016253	.011938	.007479	.003164	10
11	.051062	.046603	.042575	.038116	.033801	.029342	.025027	.020568	.016110	.011795	.007336	.003021	11
12	.050918	.046459	.042432	.037973	.033658	.029199	.024884	.020425	.015966	.011651	.007192	.002877	12
13	.050774	.046315	.042288	.037829	.033514	.029055	.024740	.020281	.015822	.011507	.007048	.002733	13
14	.050630	.046171	.042144	.037685	.033370	.028911	.024596	.020137	.015678	.011363	.006904	.002589	14
15	.050486	.046027	.042000	.037541	.033226	.028767	.024452	.019993	.015534	.011219	.006760	.002445	15
16	.050342	.045884	.041856	.037397	.033082	.028623	.024308	.019849	.015390	.011075	.006616	.002301	16
17	.050199	.045740	.041712	.037253	.032938	.028479	.024164	.019705	.015247	.010932	.006473	.002158	17
18	.050055	.045596	.041568	.037110	.032795	.028336	.024021	.019562	.015103	.010788	.006329	.002014	18
19	.049911	.045452	.041425	.036966	.032651	.028192	.023877	.019418	.014959	.010644	.006185	.001870	19
20	.049767	.045308	.041281	.036822	.032507	.028048	.023733	.019274	.014815	.010500	.006041	.001726	20
21	.049623	.045164	.041137	.036678	.032363	.027904	.023589	.019130	.014671	.010356	.005897	.001582	21
22	.049479	.045021	.040993	.036534	.032219	.027760	.023445	.018986	.014527	.010212	.005753	.001438	22
23	.049336	.044877	.040849	.036390	.032075	.027616	.023301	.018842	.014384	.010068	.005610	.001295	23
24	.049192	.044733	.040705	.036247	.031932	.027473	.023158	.018699	.014240	.009925	.005466	.001151	24
25	.049048	.044589	.040562	.036103	.031788	.027329	.023014	.018555	.014096	.009781	.005322	.001007	25
26	.048904	.044445	.040418	.035959	.031644	.027185	.022870	.018411	.013952	.009637	.005178	.000863	26
27	.048760	.044301	.040274	.035815	.031500	.027041	.022726	.018267	.013808	.009493	.005034	.000719	27
28	.048616	.044158	.040130	.035671	.031356	.026897	.022582	.018123	.013664	.009349	.004890	.000575	28
29	.048473	.044014	.039986	.035527	.031212	.026753	.022438	.017979	.013521	.009205	.004747	.000432	29
30	.048329		.039842	.035384	.031068	.026610	.022295	.017836	.013377	.009062	.004603	.000288	30
31	.048185		.039699		.030925		.022151	.017692		.008918		.000144	31

(3-4-83)  
SPECIAL  
PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.1250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.091250	.083500	.076500	.068750	.061250	.053500	.046000	.038250	.030500	.023000	.015250	.007750	01
02	.091000	.083250	.076250	.068500	.061000	.053250	.045750	.038000	.030250	.022750	.015000	.007500	02
03	.090750	.083000	.076000	.068250	.060750	.053000	.045500	.037750	.030000	.022500	.014750	.007250	03
04	.090500	.082750	.075750	.068000	.060500	.052750	.045250	.037500	.029750	.022250	.014500	.007000	04
05	.090250	.082500	.075500	.067750	.060250	.052500	.045000	.037250	.029500	.022000	.014250	.006750	05
06	.090000	.082250	.075250	.067500	.060000	.052250	.044750	.037000	.029250	.021750	.014000	.006500	06
07	.089750	.082000	.075000	.067250	.059750	.052000	.044500	.036750	.029000	.021500	.013750	.006250	07
08	.089500	.081750	.074750	.067000	.059500	.051750	.044250	.036500	.028750	.021250	.013500	.006000	08
09	.089250	.081500	.074500	.066750	.059250	.051500	.044000	.036250	.028500	.021000	.013250	.005750	09
10	.089000	.081250	.074250	.066500	.059000	.051250	.043750	.036000	.028250	.020750	.013000	.005500	10
11	.088750	.081000	.074000	.066250	.058750	.051000	.043500	.035750	.028000	.020500	.012750	.005250	11
12	.088500	.080750	.073750	.066000	.058500	.050750	.043250	.035500	.027750	.020250	.012500	.005000	12
13	.088250	.080500	.073500	.065750	.058250	.050500	.043000	.035250	.027500	.020000	.012250	.004750	13
14	.088000	.080250	.073250	.065500	.058000	.050250	.042750	.035000	.027250	.019750	.012000	.004500	14
15	.087750	.080000	.073000	.065250	.057750	.050000	.042500	.034750	.027000	.019500	.011750	.004250	15
16	.087500	.079750	.072750	.065000	.057500	.049750	.042250	.034500	.026750	.019250	.011500	.004000	16
17	.087250	.079500	.072500	.064750	.057250	.049500	.042000	.034250	.026500	.019000	.011250	.003750	17
18	.087000	.079250	.072250	.064500	.057000	.049250	.041750	.034000	.026250	.018750	.011000	.003500	18
19	.086750	.079000	.072000	.064250	.056750	.049000	.041500	.033750	.026000	.018500	.010750	.003250	19
20	.086500	.078750	.071750	.064000	.056500	.048750	.041250	.033500	.025750	.018250	.010500	.003000	20
21	.086250	.078500	.071500	.063750	.056250	.048500	.041000	.033250	.025500	.018000	.010250	.002750	21
22	.086000	.078250	.071250	.063500	.056000	.048250	.040750	.033000	.025250	.017750	.010000	.002500	22
23	.085750	.078000	.071000	.063250	.055750	.048000	.040500	.032750	.025000	.017500	.009750	.002250	23
24	.085500	.077750	.070750	.063000	.055500	.047750	.040250	.032500	.024750	.017250	.009500	.002000	24
25	.085250	.077500	.070500	.062750	.055250	.047500	.040000	.032250	.024500	.017000	.009250	.001750	25
26	.085000	.077250	.070250	.062500	.055000	.047250	.039750	.032000	.024250	.016750	.009000	.001500	26
27	.084750	.077000	.070000	.062250	.054750	.047000	.039500	.031750	.024000	.016500	.008750	.001250	27
28	.084500	.076750	.069750	.062000	.054500	.046750	.039250	.031500	.023750	.016250	.008500	.001000	28
29	.084250	.076500	.069500	.061750	.054250	.046500	.039000	.031250	.023500	.016000	.008250	.000750	29
30	.084000		.069250	.061500	.054000	.046250	.038750	.031000	.023250	.015750	.008000	.000500	30
31	.083750		.069000		.053750		.038500	.030750		.015500		.000250	31

(4-1-83)  
SPECIAL  
PN

FHA 389-

FACTORS FOR COMPUTING REST CHARGE ON \$1.00  
AT 13.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.137500	.125822	.115274	.103596	.092295	.080616	.069315	.057637	.045959	.034658	.022979	.011678	01
02	.137123	.125445	.114897	.103219	.091918	.080240	.068938	.057260	.045582	.034281	.022603	.011301	02
03	.136747	.125068	.114521	.102842	.091541	.079863	.068562	.056884	.045205	.033904	.022226	.010925	03
04	.136370	.124692	.114144	.102466	.091164	.079486	.068185	.056507	.044829	.033527	.021849	.010548	04
05	.135993	.124315	.113767	.102089	.090788	.079110	.067808	.056130	.044452	.033151	.021473	.010171	05
06	.135616	.123938	.113390	.101712	.090411	.078733	.067432	.055753	.044075	.032774	.021096	.009795	06
07	.135240	.123562	.113014	.101336	.090034	.078356	.067055	.055377	.043699	.032397	.020719	.009418	07
08	.134863	.123185	.112637	.100959	.089658	.077979	.066678	.055000	.043322	.032021	.020342	.009041	08
09	.134486	.122808	.112260	.100582	.089281	.077603	.066301	.054623	.042945	.031644	.019966	.008664	09
10	.134110	.122432	.111884	.100205	.088904	.077226	.065925	.054247	.042568	.031267	.019589	.008288	10
11	.133733	.122055	.111507	.099829	.088527	.076849	.065548	.053870	.042192	.030890	.019212	.007911	11
12	.133356	.121678	.111130	.099452	.088151	.076473	.065171	.053493	.041815	.030514	.018836	.007534	12
13	.132979	.121301	.110753	.099075	.087774	.076096	.064795	.053116	.041438	.030137	.018459	.007158	13
14	.132603	.120925	.110377	.098699	.087397	.075719	.064418	.052740	.041062	.029760	.018082	.006781	14
15	.132226	.120548	.110000	.098322	.087021	.075342	.064041	.052363	.040685	.029384	.017705	.006404	15
16	.131849	.120171	.109623	.097945	.086644	.074966	.063664	.051986	.040308	.029007	.017329	.006027	16
17	.131473	.119795	.109247	.097568	.086267	.074589	.063288	.051610	.039932	.028630	.016952	.005651	17
18	.131096	.119418	.108870	.097192	.085890	.074212	.062911	.051233	.039555	.028253	.016575	.005274	18
19	.130719	.119041	.108493	.096815	.085514	.073836	.062534	.050856	.039178	.027877	.016199	.004897	19
20	.130342	.118664	.108116	.096438	.085137	.073459	.062158	.050479	.038801	.027500	.015822	.004521	20
21	.129966	.118288	.107740	.096062	.084760	.073082	.061781	.050103	.038425	.027123	.015445	.004144	21
22	.129589	.117911	.107363	.095685	.084384	.072705	.061404	.049726	.038048	.026747	.015068	.003767	22
23	.129212	.117534	.106986	.095308	.084007	.072329	.061027	.049349	.037671	.026370	.014692	.003390	23
24	.128836	.117158	.106610	.094932	.083630	.071952	.060651	.048973	.037295	.025993	.014315	.003014	24
25	.128459	.116781	.106233	.094555	.083253	.071575	.060274	.048596	.036918	.025616	.013938	.002637	25
26	.128082	.116404	.105856	.094178	.082877	.071199	.059897	.048219	.036541	.025240	.013562	.002260	26
27	.127705	.116027	.105479	.093801	.082500	.070822	.059521	.047842	.036164	.024863	.013185	.001884	27
28	.127329	.115651	.105103	.093425	.082123	.070445	.059144	.047466	.035788	.024486	.012808	.001507	28
29	.126952	.115274	.104726	.093048	.081747	.070068	.058767	.047089	.035411	.024110	.012432	.001130	29
30	.126575		.104349	.092671	.081370	.069692	.058390	.046712	.035034	.023733	.012055	.000753	30
31	.126199		.103973		.080993		.058014	.046336		.023356		.000377	31

SP PN 6-3-83

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 5.875 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.058750	.053760	.049253	.044264	.039435	.034445	.029616	.024627	.019637	.014808	.009818	.004990	01
02	.058589	.053599	.049092	.044103	.039274	.034284	.029455	.024466	.019476	.014647	.009658	.004829	02
03	.058428	.053438	.048932	.043942	.039113	.034123	.029295	.024305	.019315	.014486	.009497	.004668	03
04	.058267	.053277	.048771	.043781	.038952	.033962	.029134	.024144	.019154	.014325	.009336	.004507	04
05	.058106	.053116	.048610	.043620	.038791	.033801	.028973	.023983	.018993	.014164	.009175	.004346	05
06	.057945	.052955	.048449	.043459	.038630	.033640	.028812	.023822	.018832	.014003	.009014	.004185	06
07	.057784	.052795	.048288	.043298	.038469	.033479	.028651	.023661	.018671	.013842	.008853	.004024	07
08	.057623	.052634	.048127	.043137	.038308	.033318	.028490	.023500	.018510	.013682	.008692	.003863	08
09	.057462	.052473	.047966	.042976	.038147	.033158	.028329	.023339	.018349	.013521	.008531	.003702	09
10	.057301	.052312	.047805	.042815	.037986	.032997	.028168	.023178	.018188	.013360	.008370	.003541	10
11	.057140	.052151	.047644	.042654	.037825	.032836	.028007	.023017	.018027	.013199	.008209	.003380	11
12	.056979	.051990	.047483	.042493	.037664	.032675	.027846	.022856	.017866	.013038	.008048	.003219	12
13	.056818	.051829	.047322	.042332	.037503	.032514	.027685	.022695	.017705	.012877	.007887	.003058	13
14	.056658	.051668	.047161	.042171	.037342	.032353	.027524	.022534	.017545	.012716	.007726	.002897	14
15	.056497	.051507	.047000	.042010	.037182	.032192	.027363	.022373	.017384	.012555	.007565	.002736	15
16	.056336	.051346	.046839	.041849	.037021	.032031	.027202	.022212	.017223	.012394	.007404	.002575	16
17	.056175	.051185	.046678	.041688	.036860	.031870	.027041	.022051	.017062	.012233	.007243	.002414	17
18	.056014	.051024	.046517	.041527	.036699	.031709	.026880	.021890	.016901	.012072	.007082	.002253	18
19	.055853	.050863	.046356	.041366	.036538	.031548	.026719	.021729	.016740	.011911	.006921	.002092	19
20	.055692	.050702	.046195	.041205	.036377	.031387	.026558	.021568	.016579	.011750	.006760	.001932	20
21	.055531	.050541	.046034	.041045	.036216	.031226	.026397	.021408	.016418	.011589	.006599	.001771	21
22	.055370	.050380	.045873	.040884	.036055	.031065	.026236	.021247	.016257	.011428	.006438	.001610	22
23	.055209	.050219	.045712	.040723	.035894	.030904	.026075	.021086	.016096	.011267	.006277	.001449	23
24	.055048	.050058	.045551	.040562	.035733	.030743	.025914	.020925	.015935	.011106	.006116	.001288	24
25	.054887	.049897	.045390	.040401	.035572	.030582	.025753	.020764	.015774	.010945	.005955	.001127	25
26	.054726	.049736	.045229	.040240	.035411	.030421	.025592	.020603	.015613	.010784	.005795	.000966	26
27	.054565	.049575	.045068	.040079	.035250	.030260	.025432	.020442	.015452	.010623	.005634	.000805	27
28	.054404	.049414	.044908	.039918	.035089	.030099	.025271	.020281	.015291	.010462	.005473	.000644	28
29	.054243	.049253	.044747	.039757	.034928	.029938	.025110	.020120	.015130	.010301	.005312	.000483	29
30	.054082		.044586	.039596	.034767	.029777	.024949	.019959	.014969	.010140	.005151	.000322	30
31	.053921		.044425		.034606		.024788	.019798		.009979		.000161	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11.7500 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.117500	.107521	.098507	.088527	.078870	.068890	.059233	.049253	.039274	.029616	.019637	.009979	01
02	.117178	.107199	.098185	.088205	.078548	.068568	.058911	.048932	.038952	.029295	.019315	.009658	02
03	.116856	.106877	.097863	.087884	.078226	.068247	.058589	.048610	.038630	.028973	.018993	.009336	03
04	.116534	.106555	.097541	.087562	.077904	.067925	.058267	.048288	.038308	.028651	.018671	.009014	04
05	.116212	.106233	.097219	.087240	.077582	.067603	.057945	.047966	.037986	.028329	.018349	.008692	05
06	.115890	.105911	.096897	.086918	.077260	.067281	.057623	.047644	.037664	.028007	.018027	.008370	06
07	.115568	.105589	.096575	.086596	.076938	.066959	.057301	.047322	.037342	.027685	.017705	.008048	07
08	.115247	.105267	.096253	.086274	.076616	.066637	.056979	.047000	.037021	.027363	.017384	.007726	08
09	.114925	.104945	.095932	.085952	.076295	.066315	.056658	.046678	.036699	.027041	.017062	.007404	09
10	.114603	.104623	.095610	.085630	.075973	.065993	.056336	.046356	.036377	.026719	.016740	.007082	10
11	.114281	.104301	.095288	.085308	.075651	.065671	.056014	.046034	.036055	.026397	.016418	.006760	11
12	.113959	.103979	.094966	.084986	.075329	.065349	.055692	.045712	.035733	.026075	.016096	.006438	12
13	.113637	.103658	.094644	.084664	.075007	.065027	.055370	.045390	.035411	.025753	.015774	.006116	13
14	.113315	.103336	.094322	.084342	.074685	.064705	.055048	.045068	.035089	.025432	.015452	.005795	14
15	.112993	.103014	.094000	.084021	.074363	.064384	.054726	.044747	.034767	.025110	.015130	.005473	15
16	.112671	.102692	.093678	.083699	.074041	.064062	.054404	.044425	.034445	.024788	.014808	.005151	16
17	.112349	.102370	.093356	.083377	.073719	.063740	.054082	.044103	.034123	.024466	.014486	.004829	17
18	.112027	.102048	.093034	.083055	.073397	.063418	.053760	.043781	.033801	.024144	.014164	.004507	18
19	.111705	.101726	.092712	.082733	.073075	.063096	.053438	.043459	.033479	.023822	.013842	.004185	19
20	.111384	.101404	.092390	.082411	.072753	.062774	.053116	.043137	.033158	.023500	.013521	.003863	20
21	.111062	.101082	.092068	.082089	.072432	.062452	.052795	.042815	.032836	.023178	.013199	.003541	21
22	.110740	.100760	.091747	.081767	.072110	.062130	.052473	.042493	.032514	.022856	.012877	.003219	22
23	.110418	.100438	.091425	.081445	.071788	.061808	.052151	.042171	.032192	.022534	.012555	.002897	23
24	.110096	.100116	.091103	.081123	.071466	.061486	.051829	.041849	.031870	.022212	.012233	.002575	24
25	.109774	.099795	.090781	.080801	.071144	.061164	.051507	.041527	.031548	.021890	.011911	.002253	25
26	.109452	.099473	.090459	.080479	.070822	.060842	.051185	.041205	.031226	.021568	.011589	.001932	26
27	.109130	.099151	.090137	.080158	.070500	.060521	.050863	.040884	.030904	.021247	.011267	.001610	27
28	.108808	.098829	.089815	.079836	.070178	.060199	.050541	.040562	.030582	.020925	.010945	.001286	28
29	.108486	.098507	.089493	.079514	.069856	.059877	.050219	.040240	.030260	.020603	.010623	.000966	29
30	.108164		.089171	.079192	.069534	.059555	.049897	.039918	.029938	.020281	.010301	.000644	30
31	.107842		.088849		.069212		.049575	.039596		.019959		.000322	31

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(10-1-83) SPECIAL PN

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11.8750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.118750	.108664	.099555	.089469	.079709	.069623	.059863	.049777	.039692	.029932	.019846	.010086	01
02	.118425	.108339	.099229	.089144	.079384	.069298	.059538	.049452	.039366	.029606	.019521	.009760	02
03	.118099	.108014	.098904	.088818	.079058	.068973	.059212	.049127	.039041	.029281	.019195	.009435	03
04	.117774	.107688	.098579	.088493	.078733	.068647	.058887	.048801	.038716	.028955	.018870	.009110	04
05	.117449	.107363	.098253	.088168	.078408	.068322	.058562	.048476	.038390	.028630	.018545	.008784	05
06	.117123	.107038	.097928	.087842	.078082	.067997	.058236	.048151	.038065	.028305	.018219	.008459	06
07	.116798	.106712	.097603	.087517	.077757	.067671	.057911	.047825	.037740	.027979	.017894	.008134	07
08	.116473	.106387	.097277	.087192	.077432	.067346	.057586	.047500	.037414	.027654	.017568	.007808	08
09	.116147	.106062	.096952	.086866	.077106	.067021	.057260	.047175	.037089	.027329	.017243	.007483	09
10	.115822	.105736	.096627	.086541	.076781	.066695	.056935	.046849	.036764	.027003	.016918	.007158	10
11	.115497	.105411	.096301	.086216	.076455	.066370	.056610	.046524	.036438	.026678	.016592	.006832	11
12	.115171	.105086	.095976	.085890	.076130	.066045	.056284	.046199	.036113	.026353	.016267	.006507	12
13	.114846	.104760	.095651	.085565	.075805	.065719	.055959	.045873	.035788	.026027	.015942	.006182	13
14	.114521	.104435	.095325	.085240	.075479	.065394	.055634	.045548	.035462	.025702	.015616	.005856	14
15	.114195	.104110	.095000	.084914	.075154	.065068	.055308	.045223	.035137	.025377	.015291	.005531	15
16	.113870	.103784	.094675	.084589	.074829	.064743	.054983	.044897	.034812	.025051	.014966	.005205	16
17	.113545	.103459	.094349	.084264	.074503	.064418	.054658	.044572	.034486	.024726	.014640	.004880	17
18	.113219	.103134	.094024	.083938	.074178	.064092	.054332	.044247	.034161	.024401	.014315	.004555	18
19	.112894	.102808	.093699	.083613	.073853	.063767	.054007	.043921	.033836	.024075	.013990	.004229	19
20	.112568	.102483	.093373	.083288	.073527	.063442	.053682	.043596	.033510	.023750	.013664	.003904	20
21	.112243	.102158	.093048	.082962	.073202	.063116	.053356	.043271	.033185	.023425	.013339	.003579	21
22	.111918	.101832	.092723	.082637	.072877	.062791	.053031	.042945	.032860	.023099	.013014	.003253	22
23	.111592	.101507	.092397	.082312	.072551	.062466	.052705	.042620	.032534	.022774	.012688	.002928	23
24	.111267	.101182	.092072	.081986	.072226	.062140	.052380	.042295	.032209	.022449	.012363	.002603	24
25	.110942	.100856	.091747	.081661	.071901	.061815	.052055	.041969	.031884	.022123	.012038	.002277	25
26	.110616	.100531	.091421	.081336	.071575	.061490	.051729	.041644	.031558	.021798	.011712	.001952	26
27	.110291	.100205	.091096	.081010	.071250	.061164	.051404	.041318	.031233	.021473	.011387	.001627	27
28	.109966	.099880	.090771	.080685	.070925	.060839	.051079	.040993	.030908	.021147	.011062	.001301	28
29	.109640	.099555	.090445	.080360	.070599	.060514	.050753	.040668	.030582	.020822	.010736	.000976	29
30	.109315		.090120	.080034	.070274	.060188	.050428	.040342	.030257	.020497	.010411	.000651	30
31	.108990		.089795		.069949		.050103	.040017		.020171		.000325	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.4030 PERCENT BETWEEN A GIVEN DATE AND JANUARY

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.104030	.095195	.087214	.078379	.069828	.060993	.052443	.043607	.034772	.026221	.017386	.008835	01
02	.103745	.094910	.086929	.078094	.069543	.060708	.052158	.043322	.034487	.025936	.017101	.008550	02
03	.103460	.094625	.086644	.077809	.069258	.060423	.051872	.043037	.034202	.025651	.016816	.008265	03
04	.103175	.094340	.086359	.077524	.068973	.060138	.051587	.042752	.033917	.025366	.016531	.007980	04
05	.102890	.094055	.086074	.077239	.068688	.059853	.051302	.042467	.033632	.025081	.016246	.007695	05
06	.102605	.093770	.085789	.076954	.068403	.059568	.051017	.042182	.033347	.024796	.015961	.007410	06
07	.102320	.093484	.085504	.076669	.068118	.059283	.050732	.041897	.033062	.024511	.015676	.007125	07
08	.102035	.093199	.085219	.076384	.067833	.058998	.050447	.041612	.032777	.024226	.015391	.006840	08
09	.101750	.092914	.084934	.076099	.067548	.058713	.050162	.041327	.032492	.023941	.015106	.006555	09
10	.101465	.092629	.084849	.075814	.067263	.058428	.049877	.041042	.032207	.023656	.014821	.006270	10
11	.101180	.092344	.084364	.075529	.066978	.058143	.049592	.040757	.031922	.023371	.014536	.005985	11
12	.100895	.092059	.084079	.075244	.066693	.057858	.049307	.040472	.031637	.023086	.014251	.005700	12
13	.100610	.091774	.083794	.074959	.066408	.057573	.049022	.040187	.031352	.022801	.013966	.005415	13
14	.100325	.091489	.083509	.074674	.066123	.057288	.048737	.039902	.031066	.022516	.013681	.005130	14
15	.100040	.091204	.083224	.074389	.065838	.057003	.048452	.039617	.030781	.022231	.013396	.004845	15
16	.099755	.090919	.082939	.074104	.065553	.056718	.048167	.039332	.030496	.021946	.013111	.004560	16
17	.099470	.090634	.082654	.073819	.065268	.056433	.047882	.039047	.030211	.021661	.012826	.004275	17
18	.099185	.090349	.082369	.073534	.064983	.056148	.047597	.038762	.029926	.021376	.012541	.003990	18
19	.098900	.090064	.082084	.073249	.064698	.055863	.047312	.038477	.029641	.021091	.012256	.003705	19
20	.098615	.089779	.081799	.072964	.064413	.055578	.047027	.038192	.029356	.020806	.011971	.003420	20
21	.098330	.089494	.081514	.072678	.064128	.055293	.046742	.037907	.029071	.020521	.011686	.003135	21
22	.098045	.089209	.081229	.072393	.063843	.055008	.046457	.037622	.028786	.020236	.011401	.002850	22
23	.097760	.088924	.080944	.072108	.063558	.054723	.046172	.037337	.028501	.019951	.011116	.002565	23
24	.097475	.088639	.080659	.071823	.063273	.054438	.045887	.037052	.028216	.019666	.010831	.002280	24
25	.097190	.088354	.080374	.071538	.062988	.054153	.045602	.036767	.027931	.019381	.010546	.001995	25
26	.096905	.088069	.080089	.071253	.062703	.053868	.045317	.036482	.027646	.019096	.010260	.001710	26
27	.096620	.087784	.079804	.070968	.062418	.053583	.045032	.036197	.027361	.018811	.009975	.001425	27
28	.096335	.087499	.079519	.070683	.062133	.053298	.044747	.035912	.027076	.018526	.009690	.001140	28
29	.096050	.087214	.079234	.070398	.061848	.053013	.044462	.035627	.026791	.018241	.009405	.000855	29
30	.095765		.078949	.070113	.061563	.052728	.044177	.035342	.026506	.017956	.009120	.000570	30
31	.095480		.078664		.061278		.043892	.035057		.017671		.000285	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9 5030 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.095030	.086959	.079669	.071598	.063787	.055716	.047906	.039834	.031763	.023953	.015882	.008071	01
02	.094770	.086699	.079409	.071338	.063527	.055456	.047645	.039574	.031503	.023692	.015621	.007811	02
03	.094509	.086438	.079148	.071077	.063267	.055196	.047385	.039314	.031243	.023432	.015361	.007550	03
04	.094249	.086178	.078888	.070817	.063006	.054935	.047124	.039053	.030982	.023172	.015101	.007290	04
05	.093989	.085918	.078628	.070557	.062746	.054675	.046864	.038793	.030722	.022911	.014840	.007030	05
06	.093728	.085657	.078367	.070296	.062485	.054414	.046604	.038533	.030462	.022651	.014580	.006769	06
07	.093468	.085397	.078107	.070036	.062225	.054154	.046343	.038272	.030201	.022391	.014320	.006509	07
08	.093208	.085136	.077846	.069775	.061965	.053894	.046083	.038012	.029941	.022130	.014059	.006249	08
09	.092947	.084876	.077586	.069515	.061704	.053633	.045823	.037752	.029681	.021870	.013799	.005988	09
10	.092687	.084616	.077326	.069255	.061444	.053373	.045562	.037491	.029420	.021610	.013539	.005728	10
11	.092426	.084355	.077065	.068994	.061184	.053113	.045302	.037231	.029160	.021349	.013278	.005467	11
12	.092166	.084095	.076805	.068734	.060923	.052852	.045042	.036971	.028900	.021089	.013018	.005207	12
13	.091906	.083835	.076545	.068474	.060663	.052592	.044781	.036710	.028639	.020828	.012757	.004947	13
14	.091645	.083574	.076284	.068213	.060403	.052332	.044521	.036450	.028379	.020568	.012497	.004686	14
15	.091385	.083314	.076024	.067953	.060142	.052071	.044261	.036190	.028118	.020308	.012237	.004426	15
16	.091125	.083054	.075764	.067693	.059882	.051811	.044000	.035929	.027858	.020047	.011976	.004166	16
17	.090864	.082793	.075503	.067432	.059622	.051551	.043740	.035669	.027598	.019787	.011716	.003905	17
18	.090604	.082533	.075243	.067172	.059361	.051290	.043479	.035408	.027337	.019527	.011456	.003645	18
19	.090344	.082273	.074983	.066912	.059101	.051030	.043219	.035148	.027077	.019266	.011195	.003385	19
20	.090083	.082012	.074722	.066651	.058840	.050769	.042959	.034888	.026817	.019006	.010935	.003124	20
21	.089823	.081752	.074462	.066391	.058580	.050509	.042698	.034627	.026556	.018746	.010675	.002864	21
22	.089563	.081491	.074202	.066130	.058320	.050249	.042438	.034367	.026296	.018485	.010414	.002604	22
23	.089302	.081231	.073941	.065870	.058059	.049988	.042178	.034107	.026036	.018225	.010154	.002343	23
24	.089042	.080971	.073681	.065610	.057799	.049728	.041917	.033846	.025775	.017965	.009894	.002083	24
25	.088781	.080710	.073420	.065349	.057539	.049468	.041657	.033586	.025515	.017704	.009633	.001822	25
26	.088521	.080450	.073160	.065089	.057278	.049207	.041397	.033326	.025255	.017444	.009373	.001562	26
27	.088261	.080190	.072900	.064829	.057018	.048947	.041136	.033065	.024994	.017184	.009112	.001302	27
28	.088000	.079929	.072639	.064568	.056758	.048687	.040876	.032805	.024734	.016923	.008852	.001041	28
29	.087740	.079669	.072379	.064308	.056497	.048426	.040616	.032545	.024473	.016663	.008592	.000781	29
30	.087480		.072119	.064048	.056237	.048166	.040355	.032284	.024213	.016402	.008331	.000521	30
31	.087219		.071858		.055977		.040095	.032024		.016142		.000260	31



FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.6280 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.096280	.088103	.080717	.072540	.064626	.056449	.048536	.040358	.032181	.024268	.016091	.008177	01
02	.096016	.087839	.080453	.072276	.064363	.056185	.048272	.040095	.031917	.024004	.015827	.007913	02
03	.095752	.087575	.080189	.072012	.064099	.055922	.048008	.039831	.031654	.023740	.015563	.007650	03
04	.095489	.087311	.079926	.071748	.063835	.055658	.047744	.039567	.031390	.023476	.015299	.007386	04
05	.095225	.087048	.079662	.071485	.063571	.055394	.047481	.039303	.031126	.023213	.015036	.007122	05
06	.094961	.086784	.079398	.071221	.063307	.055130	.047217	.039040	.030862	.022949	.014772	.006858	06
07	.094697	.086520	.079134	.070957	.063044	.054866	.046953	.038776	.030599	.022685	.014508	.006595	07
08	.094434	.086256	.078870	.070693	.062780	.054603	.046689	.038512	.030335	.022421	.014244	.006331	08
09	.094170	.085993	.078607	.070429	.062516	.054339	.046425	.038248	.030071	.022158	.013980	.006067	09
10	.093906	.085729	.078343	.070166	.062252	.054075	.046162	.037984	.029807	.021894	.013717	.005803	10
11	.093642	.085465	.078079	.069902	.061988	.053811	.045898	.037721	.029543	.021630	.013543	.005539	11
12	.093378	.085201	.077815	.069638	.061725	.053548	.045634	.037457	.029280	.021366	.013389	.005276	12
13	.093115	.084937	.077552	.069374	.061461	.053284	.045370	.037193	.029016	.021102	.012925	.005012	13
14	.092851	.084674	.077288	.069111	.061197	.053020	.045107	.036929	.028752	.020839	.012661	.004748	14
15	.092587	.084410	.077024	.068847	.060933	.052756	.044843	.036666	.028488	.020575	.012398	.004484	15
16	.092323	.084146	.076760	.068583	.060670	.052492	.044579	.036402	.028225	.020311	.012134	.004220	16
17	.092060	.083882	.076496	.068319	.060406	.052229	.044315	.036138	.027961	.020047	.011870	.003957	17
18	.091796	.083619	.076233	.068055	.060142	.051965	.044051	.035874	.027697	.019784	.011606	.003693	18
19	.091532	.083355	.075969	.067792	.059878	.051701	.043788	.035610	.027433	.019520	.011343	.003429	19
20	.091268	.083091	.075705	.067528	.059614	.051437	.043524	.035347	.027169	.019256	.011079	.003165	20
21	.091004	.082827	.075441	.067264	.059351	.051173	.043260	.035083	.026906	.018992	.010815	.002902	21
22	.090741	.082563	.075178	.067000	.059087	.050910	.042996	.034819	.026642	.018729	.010551	.002638	22
23	.090477	.082300	.074914	.066737	.058823	.050646	.042732	.034555	.026375	.018465	.010287	.002374	23
24	.090213	.082036	.074650	.066473	.058559	.050382	.042469	.034292	.026114	.018201	.010024	.002110	24
25	.089949	.081772	.074386	.066209	.058296	.050118	.042205	.034028	.025851	.017937	.009760	.001846	25
26	.089685	.081508	.074122	.065945	.058032	.049855	.041941	.033764	.025587	.017673	.009496	.001583	26
27	.089422	.081244	.073859	.065681	.057768	.049591	.041677	.033500	.025323	.017410	.009232	.001319	27
28	.089158	.080981	.073595	.065418	.057504	.049327	.041414	.033236	.025059	.017146	.008969	.001055	28
29	.088894	.080717	.073331	.065154	.057240	.049063	.041150	.032973	.024795	.016882	.008705	.000791	29
30	.088630		.073067	.064890	.056977	.048799	.040886	.032709	.024532	.016618	.008441	.000528	30
31	.088367		.072804		.056713		.040622	.032445		.016354		.000264	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.8980 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.108980	.099724	.091364	.082108	.073151	.063895	.054938	.045682	.036426	.027469	.018213	.009256	01
02	.108681	.099426	.091065	.081810	.072852	.063597	.054639	.045383	.036128	.027170	.017915	.008957	02
03	.108383	.099127	.090767	.081511	.072554	.063298	.054341	.045085	.035829	.026872	.017616	.008659	03
04	.108084	.098828	.090468	.081212	.072255	.062999	.054042	.044786	.035530	.026573	.017317	.008360	04
05	.107786	.098530	.090170	.080914	.071957	.062701	.053744	.044488	.035232	.026275	.017019	.008062	05
06	.107487	.098231	.089871	.080615	.071658	.062402	.053445	.044189	.034933	.025976	.016720	.007763	06
07	.107189	.097933	.089573	.080317	.071360	.062104	.053146	.043891	.034635	.025677	.016422	.007464	07
08	.106890	.097634	.089274	.080018	.071061	.061805	.052848	.043592	.034336	.025379	.016123	.007166	08
09	.106591	.097336	.088975	.079720	.070762	.061507	.052549	.043293	.034038	.025080	.015824	.006867	09
10	.106293	.097037	.088677	.079421	.070464	.061208	.052251	.042995	.033739	.024782	.015526	.006569	10
11	.105994	.096738	.088378	.079122	.070165	.060909	.051952	.042696	.033440	.024483	.015227	.006270	11
12	.105696	.096440	.088080	.078824	.069867	.060611	.051654	.042398	.033142	.024185	.014929	.005972	12
13	.105397	.096141	.087781	.078525	.069568	.060312	.051355	.042099	.032843	.023886	.014630	.005673	13
14	.105099	.095843	.087483	.078227	.069269	.060014	.051056	.041801	.032545	.023587	.014332	.005374	14
15	.104800	.095544	.087184	.077928	.068971	.059715	.050758	.041502	.032246	.023289	.014033	.005076	15
16	.104501	.095246	.086885	.077630	.068672	.059416	.050459	.041203	.031948	.022990	.013734	.004777	16
17	.104203	.094947	.086587	.077331	.068374	.059118	.050161	.040905	.031649	.022692	.013436	.004479	17
18	.103904	.094648	.086288	.077032	.068075	.058819	.049862	.040606	.031350	.022393	.013137	.004180	18
19	.103606	.094350	.085990	.076734	.067777	.058521	.049564	.040308	.031052	.022095	.012839	.003881	19
20	.103307	.094051	.085691	.076435	.067478	.058222	.049265	.040009	.030753	.021796	.012540	.003583	20
21	.103008	.093753	.085393	.076137	.067179	.057924	.048966	.039711	.030455	.021497	.012242	.003284	21
22	.102710	.093454	.085094	.075838	.066881	.057625	.048668	.039412	.030156	.021199	.011943	.002986	22
23	.102411	.093156	.084795	.075540	.066582	.057326	.048369	.039113	.029858	.020900	.011644	.002687	23
24	.102113	.092857	.084497	.075241	.066284	.057028	.048071	.038815	.029559	.020602	.011346	.002389	24
25	.101814	.092558	.084198	.074942	.065985	.056729	.047772	.038516	.029260	.020303	.011047	.002090	25
26	.101516	.092260	.083900	.074644	.065687	.056431	.047473	.038218	.028962	.020005	.010749	.001791	26
27	.101217	.091961	.083601	.074345	.065388	.056132	.047175	.037919	.028663	.019706	.010450	.001493	27
28	.100918	.091663	.083303	.074047	.065089	.055834	.046876	.037620	.028365	.019407	.010152	.001194	28
29	.100620	.091364	.083004	.073748	.064791	.055535	.046578	.037322	.028066	.019109	.009853	.000896	29
30	.100321		.082705	.073450	.064492	.055236	.046279	.037023	.027768	.018810	.009554	.000597	30
31	.100023		.082407		.064194		.045981	.036725		.018512		.000299	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11.1950 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.111950	.102442	.093854	.084346	.075145	.065636	.056435	.046927	.037419	.028218	.018709	.009508	01
02	.111643	.102135	.093547	.084039	.074838	.065330	.056128	.046620	.037112	.027911	.018403	.009201	02
03	.111337	.101828	.093241	.083732	.074531	.065023	.055822	.046314	.036805	.027604	.018096	.008895	03
04	.111030	.101522	.092934	.083426	.074224	.064716	.055515	.046007	.036499	.027297	.017789	.008588	04
05	.110723	.101215	.092627	.083119	.073918	.064410	.055208	.045700	.036192	.026991	.017483	.008281	05
06	.110416	.100908	.092320	.082812	.073611	.064103	.054902	.045393	.035885	.026684	.017176	.007975	06
07	.110110	.100602	.092014	.082506	.073304	.063796	.054595	.045087	.035579	.026377	.016869	.007668	07
08	.109803	.100295	.091707	.082199	.072998	.063489	.054288	.044780	.035272	.026071	.016562	.007361	08
09	.109496	.099988	.091400	.081892	.072691	.063183	.053981	.044473	.034965	.025764	.016256	.007054	09
10	.109190	.099682	.091094	.081585	.072384	.062876	.053675	.044167	.034658	.025457	.015949	.006748	10
11	.108883	.099375	.090787	.081279	.072077	.062569	.053368	.043860	.034352	.025150	.015642	.006441	11
12	.108576	.099068	.090480	.080972	.071771	.062263	.053061	.043553	.034045	.024844	.015336	.006134	12
13	.108269	.098761	.090173	.080665	.071464	.061956	.052755	.043246	.033738	.024537	.015029	.005828	13
14	.107963	.098455	.089867	.080359	.071157	.061649	.052448	.042940	.033432	.024230	.014722	.005521	14
15	.107656	.098148	.089560	.080052	.070851	.061342	.052141	.042633	.033125	.023924	.014415	.005214	15
16	.107349	.097841	.089253	.079745	.070544	.061036	.051834	.042326	.032818	.023617	.014109	.004907	16
17	.107043	.097535	.088947	.079438	.070237	.060729	.051528	.042020	.032512	.023310	.013802	.004601	17
18	.106736	.097228	.088640	.079132	.069930	.060422	.051221	.041713	.032205	.023003	.013495	.004294	18
19	.106429	.096921	.088333	.078825	.069624	.060116	.050914	.041406	.031898	.022697	.013189	.003987	19
20	.106122	.096614	.088026	.078518	.069317	.059809	.050608	.041099	.031591	.022390	.012882	.003681	20
21	.105816	.096308	.087720	.078212	.069010	.059502	.050301	.040793	.031285	.022083	.012575	.003374	21
22	.105509	.096001	.087413	.077905	.068704	.059195	.049994	.040486	.030978	.021777	.012268	.003067	22
23	.105202	.095694	.087106	.077598	.068397	.058889	.049687	.040179	.030671	.021470	.011962	.002760	23
24	.104896	.095388	.086800	.077292	.068090	.058582	.049381	.039873	.030365	.021163	.011655	.002454	24
25	.104589	.095081	.086493	.076985	.067783	.058275	.049074	.039566	.030058	.020856	.011348	.002147	25
26	.104282	.094774	.086186	.076678	.067477	.057969	.048767	.039259	.029751	.020550	.011042	.001840	26
27	.103975	.094467	.085879	.076371	.067170	.057662	.048461	.038952	.029444	.020243	.010735	.001534	27
28	.103669	.094161	.085573	.076065	.066863	.057355	.048154	.038646	.029138	.019936	.010428	.001227	28
29	.103362	.093854	.085266	.075758	.066557	.057048	.047847	.038339	.028831	.019630	.010122	.000920	29
30	.103055		.084959	.075451	.066250	.056742	.047540	.038032	.028524	.019323	.009815	.000613	30
31	.102749		.084653		.065943		.047234	.037726		.019016		.000307	31

FmHA Instruction 440.1  
Exhibit C-78

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 11.0700 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.110700	.101298	.092806	.083404	.074305	.064904	.055805	.046403	.037001	.027902	.018501	.009402	01
02	.110397	.100995	.092503	.083101	.074002	.064600	.055502	.046100	.036698	.027599	.018197	.009099	02
03	.110093	.100692	.092199	.082798	.073699	.064297	.055198	.045796	.036395	.027296	.017894	.008795	03
04	.109790	.100388	.091896	.082494	.073396	.063994	.054895	.045493	.036091	.026993	.017591	.008492	04
05	.109487	.100085	.091593	.082191	.073092	.063690	.054592	.045190	.035788	.026689	.017287	.008189	05
06	.109184	.099782	.091290	.081888	.072789	.063387	.054288	.044887	.035485	.026386	.016984	.007885	06
07	.108880	.099478	.090986	.081584	.072486	.063084	.053985	.044583	.035181	.026083	.016681	.007582	07
08	.108577	.099175	.090683	.081281	.072182	.062781	.053682	.044280	.034878	.025779	.016378	.007279	08
09	.108274	.098872	.090380	.080978	.071879	.062477	.053379	.043977	.034575	.025476	.016074	.006976	09
10	.107970	.098568	.090076	.080675	.071576	.062174	.053075	.043673	.034272	.025173	.015771	.006672	10
11	.107667	.098265	.089773	.080371	.071273	.061871	.052772	.043370	.033968	.024870	.015468	.006369	11
12	.107364	.097962	.089470	.080068	.070969	.061567	.052469	.043067	.033665	.024566	.015164	.006066	12
13	.107061	.097659	.089167	.079765	.070666	.061264	.052165	.042764	.033362	.024263	.014861	.005762	13
14	.106757	.097355	.088863	.079461	.070363	.060961	.051862	.042460	.033058	.023960	.014558	.005459	14
15	.106454	.097052	.088560	.079158	.070059	.060658	.051559	.042157	.032755	.023656	.014255	.005156	15
16	.106151	.096749	.088257	.078855	.069756	.060354	.051256	.041854	.032452	.023353	.013951	.004853	16
17	.105847	.096445	.087953	.078552	.069453	.060051	.050952	.041550	.032148	.023050	.013648	.004549	17
18	.105544	.096142	.087650	.078248	.069150	.059748	.050649	.041247	.031845	.022747	.013345	.004246	18
19	.105241	.095839	.087347	.077945	.068846	.059444	.050346	.040944	.031542	.022443	.013041	.003943	19
20	.104938	.095536	.087044	.077642	.068543	.059141	.050042	.040641	.031239	.022140	.012738	.003639	20
21	.104634	.095232	.086740	.077338	.068240	.058838	.049739	.040337	.030935	.021837	.012435	.003336	21
22	.104331	.094929	.086437	.077035	.067936	.058535	.049436	.040034	.030632	.021533	.012132	.003033	22
23	.104028	.094626	.086134	.076732	.067633	.058231	.049133	.039731	.030329	.021230	.011828	.002730	23
24	.103724	.094322	.085830	.076428	.067330	.057928	.048829	.039427	.030025	.020927	.011525	.002426	24
25	.103421	.094019	.085527	.076125	.067027	.057625	.048526	.039124	.029722	.020624	.011222	.002123	25
26	.103118	.093716	.085224	.075822	.066723	.057321	.048223	.038821	.029419	.020320	.010918	.001820	26
27	.102815	.093413	.084921	.075519	.066420	.057018	.047919	.038518	.029116	.020017	.010615	.001516	27
28	.102511	.093109	.084617	.075215	.066117	.056715	.047616	.038214	.028812	.019714	.010312	.001213	28
29	.102208	.092806	.084314	.074912	.065813	.056412	.047313	.037911	.028509	.019410	.010008	.000910	29
30	.101905		.084011	.074609	.065510	.056108	.047010	.037608	.028206	.019107	.009705	.000607	30
31	.101601		.083707		.065207		.046706	.037304		.018804		.000303	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 5.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.056250	.051473	.047158	.042380	.037757	.032979	.028356	.023579	.018801	.014178	.009401	.004777	01
02	.056096	.051318	.047003	.042226	.037603	.032825	.028202	.023425	.018647	.014024	.009247	.004623	02
03	.055942	.051164	.046849	.042072	.037449	.032671	.028048	.023271	.018493	.013870	.009092	.004469	03
04	.055788	.051010	.046695	.041918	.037295	.032517	.027894	.023116	.018339	.013716	.008938	.004315	04
05	.055634	.050856	.046541	.041764	.037140	.032363	.027740	.022962	.018185	.013562	.008784	.004161	05
06	.055479	.050702	.046387	.041610	.036986	.032209	.027586	.022808	.018031	.013408	.008630	.004007	06
07	.055325	.050548	.046233	.041455	.036832	.032055	.027432	.022654	.017877	.013253	.008476	.003853	07
08	.055171	.050394	.046079	.041301	.036678	.031901	.027277	.022500	.017723	.013099	.008322	.003699	08
09	.055017	.050240	.045925	.041147	.036524	.031747	.027123	.022346	.017568	.012945	.008168	.003545	09
10	.054863	.050086	.045771	.040993	.036370	.031592	.026969	.022192	.017414	.012791	.008014	.003390	10
11	.054709	.049932	.045616	.040839	.036216	.031438	.026815	.022038	.017260	.012637	.007860	.003236	11
12	.054555	.049777	.045462	.040685	.036062	.031284	.026661	.021884	.017106	.012483	.007705	.003082	12
13	.054401	.049623	.045308	.040531	.035908	.031130	.026507	.021729	.016952	.012329	.007551	.002928	13
14	.054247	.049469	.045154	.040377	.035753	.030976	.026353	.021575	.016798	.012175	.007397	.002774	14
15	.054092	.049315	.045000	.040223	.035599	.030822	.026199	.021421	.016644	.012021	.007243	.002620	15
16	.053938	.049161	.044846	.040068	.035445	.030668	.026045	.021267	.016490	.011866	.007089	.002466	16
17	.053784	.049007	.044692	.039914	.035291	.030514	.025890	.021113	.016336	.011712	.006935	.002312	17
18	.053630	.048853	.044538	.039760	.035137	.030360	.025736	.020959	.016182	.011558	.006781	.002158	18
19	.053476	.048699	.044384	.039606	.034983	.030205	.025582	.020805	.016027	.011404	.006627	.002003	19
20	.053322	.048545	.044229	.039452	.034829	.030051	.025428	.020651	.015873	.011250	.006473	.001849	20
21	.053168	.048390	.044075	.039298	.034675	.029897	.025274	.020497	.015719	.011096	.006318	.001695	21
22	.053014	.048236	.043921	.039144	.034521	.029743	.025120	.020342	.015565	.010942	.006164	.001541	22
23	.052860	.048082	.043767	.038990	.034366	.029589	.024966	.020188	.015411	.010788	.006010	.001387	23
24	.052705	.047928	.043613	.038836	.034212	.029435	.024812	.020034	.015257	.010634	.005856	.001233	24
25	.052551	.047774	.043459	.038682	.034058	.029281	.024658	.019880	.015103	.010479	.005702	.001079	25
26	.052397	.047620	.043305	.038527	.033904	.029127	.024503	.019726	.014949	.010325	.005548	.000925	26
27	.052243	.047466	.043151	.038373	.033750	.028973	.024349	.019572	.014795	.010171	.005394	.000771	27
28	.052089	.047312	.042997	.038219	.033596	.028818	.024195	.019418	.014640	.010017	.005240	.000616	28
29	.051935	.047158	.042842	.038065	.033442	.028664	.024041	.019264	.014486	.009863	.005086	.000462	29
30	.051781		.042688	.037911	.033288	.028510	.023887	.019110	.014332	.009709	.004932	.000308	30
31	.051627		.042534		.033134		.023733	.018955		.009555		.000154	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.6250 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.086250	.078925	.072308	.064983	.057894	.050568	.043479	.036154	.028829	.021740	.014414	.007325	01
02	.086014	.078688	.072072	.064747	.057658	.050332	.043243	.035918	.028592	.021503	.014178	.007089	02
03	.085777	.078452	.071836	.064510	.057421	.050096	.043007	.035682	.028356	.021267	.013942	.006853	03
04	.085541	.078216	.071599	.064274	.057185	.049860	.042771	.035445	.028120	.021031	.013705	.006616	04
05	.085305	.077979	.071363	.064038	.056949	.049623	.042534	.035209	.027884	.020795	.013469	.006380	05
06	.085068	.077743	.071127	.063801	.056712	.049387	.042298	.034973	.027647	.020558	.013233	.006144	06
07	.084832	.077507	.070890	.063565	.056476	.049151	.042062	.034736	.027411	.020322	.012997	.005908	07
08	.084596	.077271	.070654	.063329	.056240	.048914	.041825	.034500	.027175	.020086	.012760	.005671	08
09	.084360	.077034	.070418	.063092	.056003	.048678	.041589	.034264	.026938	.019849	.012524	.005435	09
10	.084123	.076798	.070182	.062856	.055767	.048442	.041353	.034027	.026702	.019613	.012288	.005199	10
11	.083887	.076562	.069945	.062620	.055531	.048205	.041116	.033791	.026466	.019377	.012051	.004962	11
12	.083651	.076325	.069709	.062384	.055295	.047969	.040880	.033555	.026229	.019140	.011815	.004726	12
13	.083414	.076089	.069473	.062147	.055058	.047733	.040644	.033318	.025993	.018904	.011579	.004490	13
14	.083178	.075853	.069236	.061911	.054822	.047497	.040408	.033082	.025757	.018668	.011342	.004253	14
15	.082942	.075616	.069000	.061675	.054586	.047260	.040171	.032846	.025521	.018432	.011106	.004017	15
16	.082705	.075380	.068764	.061438	.054349	.047024	.039935	.032610	.025284	.018195	.010870	.003781	16
17	.082469	.075144	.068527	.061202	.054113	.046788	.039699	.032373	.025048	.017959	.010634	.003545	17
18	.082233	.074908	.068291	.060966	.053877	.046551	.039462	.032137	.024812	.017723	.010397	.003308	18
19	.081997	.074671	.068055	.060729	.053640	.046315	.039226	.031901	.024575	.017486	.010161	.003072	19
20	.081760	.074435	.067818	.060493	.053404	.046079	.038990	.031664	.024339	.017250	.009925	.002836	20
21	.081524	.074199	.067582	.060257	.053168	.045842	.038753	.031428	.024103	.017014	.009688	.002599	21
22	.081288	.073962	.067346	.060021	.052932	.045606	.038517	.031192	.023866	.016777	.009452	.002363	22
23	.081051	.073726	.067110	.059784	.052695	.045370	.038281	.030955	.023630	.016541	.009216	.002127	23
24	.080815	.073490	.066873	.059548	.052459	.045134	.038045	.030719	.023394	.016305	.008979	.001890	24
25	.080579	.073253	.066637	.059312	.052223	.044897	.037808	.030483	.023158	.016068	.008743	.001654	25
26	.080342	.073017	.066401	.059075	.051986	.044661	.037572	.030247	.022921	.015832	.008507	.001418	26
27	.080106	.072781	.066164	.058839	.051750	.044425	.037336	.030010	.022685	.015596	.008271	.001182	27
28	.079870	.072545	.065928	.058603	.051514	.044188	.037099	.029774	.022449	.015360	.008034	.000945	28
29	.079634	.072308	.065692	.058366	.051277	.043952	.036863	.029538	.022212	.015123	.007798	.000709	29
30	.079397		.065455	.058130	.051041	.043716	.036627	.029301	.021976	.014887	.007562	.000473	30
31	.079161		.065219		.050805		.036390	.029065		.014651		.000236	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.3750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.103750	.094938	.086979	.078168	.069640	.060829	.052301	.043490	.034678	.026151	.017339	.008812	01
02	.103466	.094654	.086695	.077884	.069356	.060545	.052017	.043205	.034394	.025866	.017055	.008527	02
03	.103182	.094370	.086411	.077599	.069072	.060260	.051733	.042921	.034110	.025582	.016771	.008243	03
04	.102897	.094086	.086127	.077315	.068788	.059976	.051449	.042637	.033825	.025298	.016486	.007959	04
05	.102613	.093801	.085842	.077031	.068503	.059692	.051164	.042353	.033541	.025014	.016202	.007675	05
06	.102329	.093517	.085558	.076747	.068219	.059408	.050880	.042068	.033257	.024729	.015918	.007390	06
07	.102045	.093233	.085274	.076462	.067935	.059123	.050596	.041784	.032973	.024445	.015634	.007106	07
08	.101760	.092949	.084990	.076178	.067651	.058839	.050312	.041500	.032688	.024161	.015349	.006822	08
09	.101476	.092664	.084705	.075894	.067366	.058555	.050027	.041216	.032404	.023877	.015065	.006538	09
10	.101192	.092380	.084421	.075610	.067082	.058271	.049743	.040932	.032120	.023592	.014781	.006253	10
11	.100908	.092096	.084137	.075325	.066798	.057986	.049459	.040647	.031836	.023308	.014497	.005969	11
12	.100623	.091812	.083853	.075041	.066514	.057702	.049175	.040363	.031551	.023024	.014212	.005685	12
13	.100339	.091527	.083568	.074757	.066229	.057418	.048890	.040079	.031267	.022740	.013928	.005401	13
14	.100055	.091243	.083284	.074473	.065945	.057134	.048606	.039795	.030983	.022455	.013644	.005116	14
15	.099771	.090959	.083000	.074188	.065661	.056849	.048322	.039510	.030699	.022171	.013360	.004832	15
16	.099486	.090675	.082716	.073904	.065377	.056565	.048038	.039226	.030414	.021887	.013075	.004548	16
17	.099202	.090390	.082432	.073620	.065092	.056281	.047753	.038942	.030130	.021603	.012791	.004264	17
18	.098918	.090106	.082147	.073336	.064808	.055997	.047469	.038658	.029846	.021318	.012507	.003979	18
19	.098634	.089822	.081863	.073051	.064524	.055712	.047185	.038373	.029562	.021034	.012223	.003695	19
20	.098349	.089538	.081579	.072767	.064240	.055428	.046901	.038089	.029277	.020750	.011938	.003411	20
21	.098065	.089253	.081295	.072483	.063955	.055144	.046616	.037805	.028993	.020466	.011654	.003127	21
22	.097781	.088969	.081010	.072199	.063671	.054860	.046332	.037521	.028709	.020182	.011370	.002842	22
23	.097497	.088685	.080726	.071914	.063387	.054575	.046048	.037236	.028425	.019897	.011086	.002558	23
24	.097212	.088401	.080442	.071630	.063103	.054291	.045764	.036952	.028140	.019613	.010801	.002274	24
25	.096928	.088116	.080158	.071346	.062818	.054007	.045479	.036668	.027856	.019329	.010517	.001990	25
26	.096644	.087832	.079873	.071062	.062534	.053723	.045195	.036384	.027572	.019045	.010233	.001705	26
27	.096360	.087548	.079589	.070777	.062250	.053438	.044911	.036099	.027288	.018760	.009949	.001421	27
28	.096075	.087264	.079305	.070493	.061966	.053154	.044627	.035815	.027003	.018476	.009664	.001137	28
29	.095791	.086979	.079021	.070209	.061682	.052870	.044342	.035531	.026719	.018192	.009380	.000853	29
30	.095507		.078736	.069925	.061397	.052586	.044058	.035247	.026435	.017908	.009096	.000568	30
31	.095223		.078452		.061113		.043774	.034962		.017623		.000284	31

- FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.6930 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.106930	.097848	.089645	.080564	.071775	.062693	.053904	.044823	.035741	.026952	.017870	.009082	01
02	.106637	.097555	.089352	.080271	.071482	.062400	.053611	.044530	.035448	.026659	.017578	.008789	02
03	.106344	.097262	.089060	.079978	.071189	.062107	.053319	.044237	.035155	.026366	.017285	.008496	03
04	.106051	.096969	.088767	.079685	.070896	.061814	.053026	.043944	.034862	.026073	.016992	.008203	04
05	.105758	.096676	.088474	.079392	.070603	.061521	.052733	.043651	.034569	.025780	.016699	.007910	05
06	.105465	.096383	.088181	.079099	.070310	.061228	.052440	.043358	.034276	.025487	.016406	.007617	06
07	.105172	.096091	.087888	.078806	.070017	.060935	.052147	.043065	.033983	.025194	.016113	.007324	07
08	.104879	.095798	.087595	.078513	.069724	.060642	.051854	.042772	.033690	.024902	.015820	.007031	08
09	.104586	.095505	.087302	.078220	.069431	.060350	.051561	.042479	.033397	.024609	.015527	.006738	09
10	.104293	.095212	.087009	.077927	.069138	.060057	.051268	.042186	.033104	.024316	.015234	.006445	10
11	.104000	.094919	.086716	.077634	.068845	.059764	.050975	.041893	.032811	.024023	.014941	.006152	11
12	.103707	.094626	.086423	.077341	.068552	.059471	.050682	.041600	.032518	.023730	.014648	.005859	12
13	.103414	.094333	.086130	.077048	.068259	.059178	.050389	.041307	.032225	.023437	.014355	.005566	13
14	.103122	.094040	.085837	.076755	.067966	.058885	.050096	.041014	.031933	.023144	.014062	.005273	14
15	.102829	.093747	.085544	.076462	.067674	.058592	.049803	.040721	.031640	.022851	.013769	.004980	15
16	.102536	.093454	.085251	.076169	.067381	.058299	.049510	.040428	.031347	.022558	.013476	.004687	16
17	.102243	.093161	.084958	.075876	.067088	.058006	.049217	.040135	.031054	.022265	.013183	.004394	17
18	.101950	.092868	.084665	.075583	.066795	.057713	.048924	.039842	.030761	.021972	.012890	.004101	18
19	.101657	.092575	.084372	.075290	.066502	.057420	.048631	.039549	.030468	.021679	.012597	.003808	19
20	.101364	.092282	.084079	.074997	.066209	.057127	.048338	.039256	.030175	.021386	.012304	.003516	20
21	.101071	.091989	.083786	.074705	.065916	.056834	.048045	.038964	.029882	.021093	.012011	.003223	21
22	.100778	.091696	.083493	.074412	.065623	.056541	.047752	.038671	.029589	.020800	.011718	.002930	22
23	.100485	.091403	.083200	.074119	.065330	.056248	.047459	.038378	.029296	.020507	.011425	.002637	23
24	.100192	.091110	.082907	.073826	.065037	.055955	.047166	.038085	.029003	.020214	.011132	.002344	24
25	.099899	.090817	.082614	.073533	.064744	.055662	.046873	.037792	.028710	.019921	.010839	.002051	25
26	.099606	.090524	.082321	.073240	.064451	.055369	.046580	.037499	.028417	.019628	.010547	.001758	26
27	.099313	.090231	.082028	.072947	.064158	.055076	.046288	.037206	.028124	.019335	.010254	.001465	27
28	.099020	.089938	.081736	.072654	.063865	.054783	.045995	.036913	.027831	.019042	.009961	.001172	28
29	.098727	.089645	.081443	.072361	.063572	.054490	.045702	.036620	.027538	.018749	.009668	.000879	29
30	.098434		.081150	.072068	.063279	.054197	.045409	.036327	.027245	.018456	.009375	.000586	30
31	.098141		.080857		.062986		.045116	.036034		.018163		.000293	31

(12-29-86)

SPECIAL PN



FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.8180 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.108180	.098992	.090693	.081505	.072614	.063426	.054535	.045347	.036159	.027267	.018079	.009188	01
02	.107884	.098696	.090397	.081209	.072318	.063130	.054238	.045050	.035862	.026971	.017783	.008892	02
03	.107587	.098399	.090101	.080913	.072021	.062833	.053942	.044754	.035566	.026675	.017487	.008595	03
04	.107291	.098103	.089804	.080616	.071725	.062537	.053645	.044458	.035270	.026378	.017190	.008299	04
05	.106994	.097807	.089508	.080320	.071428	.062241	.053349	.044161	.034973	.026082	.016894	.008002	05
06	.106698	.097510	.089211	.080024	.071132	.061944	.053053	.043865	.034677	.025785	.016597	.007706	06
07	.106402	.097214	.088915	.079727	.070836	.061648	.052756	.043568	.034380	.025489	.016301	.007410	07
08	.106105	.096917	.088619	.079431	.070539	.061351	.052460	.043272	.034084	.025193	.016005	.007113	08
09	.105809	.096621	.088322	.079134	.070243	.061055	.052164	.042976	.033788	.024896	.015708	.006817	09
10	.105513	.096325	.088026	.078838	.069947	.060759	.051867	.042679	.033491	.024600	.015412	.006520	10
11	.105216	.096028	.087730	.078542	.069650	.060462	.051571	.042383	.033195	.024303	.015116	.006224	11
12	.104920	.095732	.087433	.078245	.069354	.060166	.051274	.042086	.032899	.024007	.014819	.005928	12
13	.104623	.095436	.087137	.077949	.069057	.059869	.050978	.041790	.032602	.023711	.014523	.005631	13
14	.104327	.095139	.086840	.077652	.068761	.059573	.050682	.041494	.032306	.023414	.014226	.005335	14
15	.104031	.094843	.086544	.077356	.068465	.059277	.050385	.041197	.032009	.023118	.013930	.005039	15
16	.103734	.094546	.086248	.077060	.068168	.058980	.050089	.040901	.031713	.022822	.013634	.004742	16
17	.103438	.094250	.085951	.076763	.067872	.058684	.049792	.040605	.031417	.022525	.013337	.004446	17
18	.103141	.093954	.085655	.076467	.067575	.058388	.049496	.040308	.031120	.022229	.013041	.004149	18
19	.102845	.093657	.085358	.076171	.067279	.058091	.049200	.040012	.030824	.021932	.012744	.003853	19
20	.102549	.093361	.085062	.075874	.066983	.057795	.048903	.039715	.030528	.021636	.012448	.003557	20
21	.102252	.093064	.084766	.075578	.066686	.057498	.048607	.039419	.030231	.021340	.012152	.003260	21
22	.101956	.092768	.084469	.075281	.066390	.057202	.048311	.039123	.029935	.021043	.011855	.002964	22
23	.101660	.092472	.084173	.074985	.066094	.056906	.048014	.038826	.029638	.020747	.011559	.002667	23
24	.101363	.092175	.083877	.074689	.065797	.056609	.047718	.038530	.029342	.020450	.011263	.002371	24
25	.101067	.091879	.083580	.074392	.065501	.056313	.047421	.038233	.029046	.020154	.010966	.002075	25
26	.100770	.091583	.083284	.074096	.065204	.056016	.047125	.037937	.028749	.019858	.010670	.001778	26
27	.100474	.091286	.082987	.073800	.064908	.055720	.046829	.037641	.028453	.019561	.010373	.001482	27
28	.100178	.090990	.082691	.073503	.064612	.055424	.046532	.037344	.028156	.019265	.010077	.001186	28
29	.099881	.090693	.082395	.073207	.064315	.055127	.046236	.037048	.027860	.018969	.009781	.000889	29
30	.099585		.082098	.072910	.064019	.054831	.045939	.036752	.027564	.018672	.009484	.000593	30
31	.099288		.081802		.063722		.045643	.036455		.018376		.000296	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.3710 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(12-17-87) SPECIAL PM

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.103710	.094902	.086946	.078138	.069614	.060805	.052281	.043473	.034665	.026141	.017332	.008808	01
02	.103426	.094618	.086662	.077854	.069329	.060521	.051997	.043189	.034381	.025856	.017048	.008524	02
03	.103142	.094333	.086378	.077569	.069045	.060237	.051713	.042905	.034096	.025572	.016764	.008240	03
04	.102858	.094049	.086094	.077285	.068761	.059953	.051429	.042621	.033812	.025288	.016480	.007956	04
05	.102573	.093765	.085809	.077001	.068477	.059669	.051145	.042336	.033528	.025004	.016196	.007672	05
06	.102289	.093481	.085525	.076717	.068193	.059385	.050861	.042052	.033244	.024720	.015912	.007388	06
07	.102005	.093197	.085241	.076433	.067909	.059100	.050576	.041768	.032960	.024436	.015628	.007103	07
08	.101721	.092913	.084957	.076149	.067625	.058816	.050292	.041484	.032676	.024152	.015343	.006819	08
09	.101437	.092629	.084673	.075865	.067340	.058532	.050008	.041200	.032392	.023868	.015059	.006535	09
10	.101153	.092345	.084389	.075580	.067056	.058248	.049724	.040916	.032107	.023583	.014775	.006251	10
11	.100869	.092060	.084105	.075296	.066772	.057964	.049440	.040632	.031823	.023299	.014491	.005967	11
12	.100584	.091776	.083820	.075012	.066488	.057680	.049156	.040347	.031539	.023015	.014207	.005683	12
13	.100300	.091492	.083536	.074728	.066204	.057396	.048872	.040063	.031255	.022731	.013923	.005399	13
14	.100016	.091208	.083252	.074444	.065920	.057112	.048587	.039779	.030971	.022447	.013639	.005114	14
15	.099732	.090924	.082968	.074160	.065636	.056827	.048303	.039495	.030687	.022163	.013354	.004830	15
16	.099448	.090640	.082684	.073876	.065352	.056543	.048019	.039211	.030403	.021879	.013070	.004546	16
17	.099164	.090356	.082400	.073591	.065067	.056259	.047735	.038927	.030119	.021594	.012786	.004262	17
18	.098880	.090071	.082116	.073307	.064783	.055975	.047451	.038643	.029834	.021310	.012502	.003978	18
19	.098596	.089787	.081831	.073023	.064499	.055691	.047167	.038358	.029550	.021026	.012218	.003694	19
20	.098311	.089503	.081547	.072739	.064215	.055407	.046883	.038074	.029266	.020742	.011934	.003410	20
21	.098027	.089219	.081263	.072455	.063931	.055123	.046598	.037790	.028982	.020458	.011650	.003126	21
22	.097743	.088935	.080979	.072171	.063647	.054838	.046314	.037506	.028698	.020174	.011365	.002841	22
23	.097459	.088651	.080695	.071887	.063363	.054554	.046030	.037222	.028414	.019890	.011081	.002557	23
24	.097175	.088367	.080411	.071603	.063078	.054270	.045746	.036938	.028130	.019605	.010797	.002273	24
25	.096891	.088082	.080127	.071318	.062794	.053986	.045462	.036654	.027845	.019321	.010513	.001989	25
26	.096607	.087798	.079842	.071034	.062510	.053702	.045178	.036370	.027561	.019037	.010229	.001705	26
27	.096322	.087514	.079558	.070750	.062226	.053418	.044894	.036085	.027277	.018753	.009945	.001421	27
28	.096038	.087230	.079274	.070466	.061942	.053134	.044610	.035801	.026993	.018469	.009661	.001137	28
29	.095754	.086946	.078990	.070182	.061658	.052849	.044325	.035517	.026709	.018185	.009377	.000852	29
30	.095470		.078706	.069898	.061374	.052565	.044041	.035233	.026425	.017901	.009092	.000568	30
31	.095186		.078422		.061089		.043757	.034949		.017616		.000284	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.4960 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.104960	.096046	.087994	.079079	.070453	.051538	.052911	.043997	.035083	.026456	.017541	.008914	01
02	.104672	.095758	.087706	.078792	.070165	.061251	.052624	.043709	.034795	.026168	.017254	.008627	02
03	.104385	.095470	.087419	.078504	.069877	.050963	.052336	.043422	.034507	.025881	.016966	.008339	03
04	.104097	.095183	.087131	.078217	.069590	.060676	.052049	.043134	.034220	.025593	.016679	.008052	04
05	.103810	.094895	.086844	.077929	.069302	.060388	.051761	.042847	.033932	.025305	.016391	.007764	05
06	.103522	.094608	.086556	.077642	.069015	.060100	.051474	.042559	.033645	.025018	.016103	.007477	06
07	.103235	.094320	.086268	.077354	.068727	.059813	.051186	.042272	.033357	.024730	.015816	.007189	07
08	.102947	.094033	.085981	.077067	.068440	.059525	.050898	.041984	.033070	.024443	.015528	.006901	08
09	.102660	.093745	.085693	.076779	.068152	.059238	.050611	.041696	.032782	.024155	.015241	.006614	09
10	.102372	.093458	.085406	.076491	.067865	.058950	.050323	.041409	.032494	.023868	.014953	.006326	10
11	.102084	.093170	.085118	.076204	.067577	.058663	.050036	.041121	.032207	.023580	.014666	.006039	11
12	.101797	.092882	.084831	.075916	.067289	.058375	.049748	.040834	.031919	.023292	.014378	.005751	12
13	.101509	.092595	.084543	.075629	.067002	.058087	.049461	.040546	.031632	.023005	.014091	.005464	13
14	.101222	.092307	.084256	.075341	.066714	.057800	.049173	.040259	.031344	.022717	.013803	.005176	14
15	.100934	.092020	.083968	.075054	.066427	.057512	.048885	.039971	.031057	.022430	.013515	.004889	15
16	.100647	.091732	.083680	.074766	.066139	.057225	.048598	.039684	.030769	.022142	.013228	.004601	16
17	.100359	.091445	.083393	.074478	.065852	.056937	.048310	.039396	.030482	.021855	.012940	.004313	17
18	.100071	.091157	.083105	.074191	.065564	.056650	.048023	.039108	.030194	.021567	.012653	.004026	18
19	.099784	.090869	.082818	.073903	.065276	.056362	.047735	.038821	.029906	.021280	.012365	.003738	19
20	.099496	.090582	.082530	.073616	.064989	.056075	.047448	.038533	.029619	.020992	.012078	.003451	20
21	.099209	.090294	.082243	.073328	.064701	.055787	.047160	.038246	.029331	.020704	.011790	.003163	21
22	.098921	.090007	.081955	.073041	.064414	.055499	.046873	.037958	.029044	.020417	.011502	.002876	22
23	.098634	.089719	.081668	.072753	.064126	.055212	.046585	.037671	.028756	.020129	.011215	.002588	23
24	.098346	.089432	.081380	.072466	.063839	.054924	.046297	.037383	.028469	.019842	.010927	.002300	24
25	.098059	.089144	.081092	.072178	.063551	.054637	.046010	.037095	.028181	.019554	.010640	.002013	25
26	.097771	.088857	.080805	.071890	.063264	.054349	.045722	.036808	.027893	.019267	.010352	.001725	26
27	.097483	.088569	.080517	.071603	.062976	.054062	.045435	.036520	.027606	.018979	.010065	.001438	27
28	.097196	.088281	.080230	.071315	.062688	.053774	.045147	.036233	.027318	.018692	.009777	.001150	28
29	.096908	.087994	.079942	.071028	.062401	.053486	.044860	.035945	.027031	.018404	.009490	.000863	29
30	.096621		.079655	.070740	.062113	.053199	.044572	.035658	.026743	.018116	.009202	.000575	30
31	.096333		.079367		.061826		.044284	.035370		.017829		.000288	31

(12-17-87) SPECIAL PN

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.0750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

FmHA Instruction 440.1  
Exhibit C-86

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.100750	.092193	.084464	.075908	.067627	.059070	.050789	.042232	.033675	.025395	.016838	.008557	01
02	.100474	.091917	.084188	.075632	.067351	.058794	.050513	.041956	.033399	.025118	.016562	.008281	02
03	.100198	.091641	.083912	.075355	.067075	.058518	.050237	.041680	.033123	.024842	.016286	.008005	03
04	.099922	.091365	.083636	.075079	.066799	.058242	.049961	.041404	.032847	.024566	.016010	.007729	04
05	.099646	.091089	.083360	.074803	.066523	.057966	.049685	.041128	.032571	.024290	.015734	.007453	05
06	.099370	.090813	.083084	.074527	.066247	.057690	.049409	.040852	.032295	.024014	.015458	.007177	06
07	.099094	.090537	.082808	.074251	.065971	.057414	.049133	.040576	.032019	.023738	.015182	.006901	07
08	.098818	.090261	.082532	.073975	.065695	.057138	.048857	.040300	.031743	.023462	.014905	.006625	08
09	.098542	.089985	.082256	.073699	.065418	.056862	.048581	.040024	.031467	.023186	.014629	.006349	09
10	.098266	.089709	.081980	.073423	.065142	.056586	.048305	.039748	.031191	.022910	.014353	.006073	10
11	.097990	.089433	.081704	.073147	.064866	.056310	.048029	.039472	.030915	.022634	.014077	.005797	11
12	.097714	.089157	.081428	.072871	.064590	.056034	.047753	.039196	.030639	.022358	.013801	.005521	12
13	.097438	.088881	.081152	.072595	.064314	.055758	.047477	.038920	.030363	.022082	.013525	.005245	13
14	.097162	.088605	.080876	.072319	.064038	.055482	.047201	.038644	.030087	.021806	.013249	.004968	14
15	.096886	.088329	.080600	.072043	.063762	.055205	.046925	.038368	.029811	.021530	.012973	.004692	15
16	.096610	.088053	.080324	.071767	.063486	.054929	.046649	.038092	.029535	.021254	.012697	.004416	16
17	.096334	.087777	.080048	.071491	.063210	.054653	.046373	.037816	.029259	.020978	.012421	.004140	17
18	.096058	.087501	.079772	.071215	.062934	.054377	.046097	.037540	.028983	.020702	.012145	.003864	18
19	.095782	.087225	.079496	.070939	.062658	.054101	.045821	.037264	.028707	.020426	.011869	.003588	19
20	.095505	.086949	.079220	.070663	.062382	.053825	.045545	.036988	.028431	.020150	.011593	.003312	20
21	.095229	.086673	.078944	.070387	.062106	.053549	.045268	.036712	.028155	.019874	.011317	.003036	21
22	.094953	.086397	.078668	.070111	.061830	.053273	.044992	.036436	.027879	.019598	.011041	.002760	22
23	.094677	.086121	.078392	.069835	.061554	.052997	.044716	.036160	.027603	.019322	.010765	.002484	23
24	.094401	.085845	.078116	.069559	.061278	.052721	.044440	.035884	.027327	.019046	.010489	.002208	24
25	.094125	.085568	.077840	.069283	.061002	.052445	.044164	.035608	.027051	.018770	.010213	.001932	25
26	.093849	.085292	.077564	.069007	.060726	.052169	.043888	.035332	.026775	.018494	.009937	.001656	26
27	.093573	.085016	.077288	.068731	.060450	.051893	.043612	.035055	.026499	.018218	.009661	.001380	27
28	.093297	.084740	.077012	.068455	.060174	.051617	.043336	.034779	.026223	.017942	.009385	.001104	28
29	.093021	.084464	.076736	.068179	.059898	.051341	.043060	.034503	.025947	.017666	.009109	.000828	29
30	.092745		.076460	.067903	.059622	.051065	.042784	.034227	.025671	.017390	.008833	.000552	30
31	.092469		.076184		.059346		.042508	.033951		.017114		.000276	31

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.102000	.093337	.085512	.076849	.068466	.059803	.051419	.042756	.034093	.025710	.017047	.008663	01
02	.101721	.093058	.085233	.076570	.068186	.059523	.051140	.042477	.033814	.025430	.016767	.008384	02
03	.101441	.092778	.084953	.076290	.067907	.059244	.050860	.042197	.033534	.025151	.016488	.008104	03
04	.101162	.092499	.084674	.076011	.067627	.058964	.050581	.041918	.033255	.024871	.016208	.007825	04
05	.100882	.092219	.084395	.075732	.067348	.058685	.050301	.041638	.032975	.024592	.015929	.007545	05
06	.100603	.091940	.084115	.075452	.067068	.058405	.050022	.041359	.032696	.024312	.015649	.007266	06
07	.100323	.091660	.083836	.075173	.066789	.058126	.049742	.041079	.032416	.024033	.015370	.006986	07
08	.100044	.091381	.083556	.074893	.066510	.057847	.049463	.040800	.032137	.023753	.015090	.006707	08
09	.099764	.091101	.083277	.074614	.066230	.057567	.049184	.040521	.031858	.023474	.014811	.006427	09
10	.099485	.090822	.082997	.074334	.065951	.057288	.048904	.040241	.031578	.023195	.014532	.006148	10
11	.099205	.090542	.082718	.074055	.065671	.057008	.048625	.039962	.031299	.022915	.014252	.005868	11
12	.098926	.090263	.082438	.073775	.065392	.056729	.048345	.039682	.031019	.022636	.013973	.005589	12
13	.098647	.089984	.082159	.073496	.065112	.056449	.048066	.039403	.030740	.022356	.013693	.005310	13
14	.098367	.089704	.081879	.073216	.064833	.056170	.047786	.039123	.030460	.022077	.013414	.005030	14
15	.098088	.089425	.081600	.072937	.064553	.055890	.047507	.038844	.030181	.021797	.013134	.004751	15
16	.097808	.089145	.081321	.072658	.064274	.055611	.047227	.038564	.029901	.021518	.012855	.004471	16
17	.097529	.088866	.081041	.072378	.063995	.055332	.046948	.038285	.029622	.021238	.012575	.004192	17
18	.097249	.088586	.080762	.072099	.063715	.055052	.046668	.038005	.029342	.020959	.012296	.003912	18
19	.096970	.088307	.080482	.071819	.063436	.054773	.046389	.037726	.029063	.020679	.012016	.003633	19
20	.096690	.088027	.080203	.071540	.063156	.054493	.046110	.037447	.028784	.020400	.011737	.003353	20
21	.096411	.087748	.079923	.071260	.062877	.054214	.045830	.037167	.028504	.020121	.011458	.003074	21
22	.096132	.087468	.079644	.070981	.062597	.053934	.045551	.036888	.028225	.019841	.011178	.002795	22
23	.095852	.087189	.079364	.070701	.062318	.053655	.045271	.036608	.027945	.019562	.010899	.002515	23
24	.095573	.086910	.079085	.070422	.062038	.053375	.044992	.036329	.027666	.019282	.010619	.002236	24
25	.095293	.086630	.078805	.070142	.061759	.053096	.044712	.036049	.027386	.019003	.010340	.001956	25
26	.095014	.086351	.078526	.069863	.061479	.052816	.044433	.035770	.027107	.018723	.010060	.001677	26
27	.094734	.086071	.078247	.069584	.061200	.052537	.044153	.035490	.026827	.018444	.009781	.001397	27
28	.094455	.085792	.077967	.069304	.060921	.052258	.043874	.035211	.026548	.018164	.009501	.001118	28
29	.094175	.085512	.077688	.069025	.060641	.051978	.043595	.034932	.026268	.017885	.009222	.000838	29
30	.093896		.077408	.068745	.060362	.051699	.043315	.034652	.025989	.017605	.008942	.000559	30
31	.093616		.077129		.060082		.043036	.034373		.017326		.000279	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.9200 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.099200	.090775	.083165	.074740	.066586	.058161	.050008	.041582	.033157	.025004	.016579	.008425	01
02	.098928	.090503	.082893	.074468	.066315	.057889	.049736	.041311	.032885	.024732	.016307	.008153	02
03	.098656	.090231	.082621	.074196	.066043	.057618	.049464	.041039	.032614	.024460	.016035	.007882	03
04	.098385	.089959	.082350	.073924	.065771	.057346	.049192	.040767	.032342	.024188	.015763	.007610	04
05	.098113	.089688	.082078	.073653	.065499	.057074	.048921	.040495	.032070	.023917	.015492	.007338	05
06	.097841	.089416	.081806	.073381	.065227	.056802	.048649	.040224	.031798	.023645	.015220	.007066	06
07	.097569	.089144	.081534	.073109	.064956	.056530	.048377	.039952	.031527	.023373	.014948	.006795	07
08	.097298	.088872	.081262	.072837	.064684	.056259	.048105	.039680	.031255	.023101	.014676	.006523	08
09	.097026	.088601	.080991	.072565	.064412	.055987	.047833	.039408	.030983	.022830	.014404	.006251	09
10	.096754	.088329	.080719	.072294	.064140	.055715	.047562	.039136	.030711	.022558	.014133	.005979	10
11	.096482	.088057	.080447	.072022	.063868	.055443	.047290	.038865	.030439	.022286	.013861	.005707	11
12	.096210	.087785	.080175	.071750	.063597	.055172	.047018	.038593	.030168	.022014	.013589	.005436	12
13	.095939	.087513	.079904	.071478	.063325	.054900	.046746	.038321	.029896	.021742	.013317	.005164	13
14	.095667	.087242	.079632	.071207	.063053	.054628	.046475	.038049	.029624	.021471	.013045	.004892	14
15	.095395	.086970	.079360	.070935	.062781	.054356	.046203	.037778	.029352	.021199	.012774	.004620	15
16	.095123	.086698	.079088	.070663	.062510	.054084	.045931	.037506	.029081	.020927	.012502	.004348	16
17	.094852	.086426	.078816	.070391	.062238	.053813	.045659	.037234	.028809	.020655	.012230	.004077	17
18	.094580	.086155	.078545	.070119	.061966	.053541	.045387	.036962	.028537	.020384	.011958	.003805	18
19	.094308	.085883	.078273	.069848	.061694	.053269	.045116	.036690	.028265	.020112	.011687	.003533	19
20	.094036	.085611	.078001	.069576	.061422	.052997	.044844	.036419	.027993	.019840	.011415	.003261	20
21	.093764	.085339	.077729	.069304	.061151	.052725	.044572	.036147	.027722	.019568	.011143	.002990	21
22	.093493	.085067	.077458	.069032	.060879	.052454	.044300	.035875	.027450	.019296	.010871	.002718	22
23	.093221	.084796	.077186	.068761	.060607	.052182	.044028	.035603	.027178	.019025	.010599	.002446	23
24	.092949	.084524	.076914	.068489	.060335	.051910	.043757	.035332	.026906	.018753	.010328	.002174	24
25	.092677	.084252	.076642	.068217	.060064	.051638	.043485	.035060	.026635	.018481	.010056	.001902	25
26	.092405	.083980	.076370	.067945	.059792	.051367	.043213	.034788	.026363	.018209	.009784	.001631	26
27	.092134	.083708	.076099	.067673	.059520	.051095	.042941	.034516	.026091	.017938	.009512	.001359	27
28	.091862	.083437	.075827	.067402	.059248	.050823	.042670	.034244	.025819	.017666	.009241	.001087	28
29	.091590	.083165	.075555	.067130	.058976	.050551	.042398	.033973	.025547	.017394	.008969	.000815	29
30	.091318		.075283	.066858	.058705	.050279	.042126	.033701	.025276	.017122	.008697	.000544	30
31	.091047		.075012		.058433		.041854	.033429		.016850		.000272	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 10.0450 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.100450	.091919	.084213	.075682	.067425	.058894	.050638	.042106	.033575	.025319	.016788	.008531	01
02	.100175	.091643	.083938	.075406	.067150	.058619	.050363	.041831	.033300	.025044	.016512	.008256	02
03	.099900	.091368	.083662	.075131	.066875	.058344	.050087	.041556	.033025	.024768	.016237	.007981	03
04	.099624	.091093	.083387	.074856	.066600	.058068	.049812	.041281	.032749	.024493	.015962	.007706	04
05	.099349	.090818	.083112	.074581	.066325	.057793	.049537	.041006	.032474	.024218	.015687	.007431	05
06	.099074	.090543	.082837	.074305	.066049	.057518	.049262	.040730	.032199	.023943	.015412	.007155	06
07	.098799	.090267	.082562	.074030	.065774	.057243	.048987	.040455	.031924	.023668	.015136	.006880	07
08	.098524	.089992	.082286	.073755	.065499	.056968	.048711	.040180	.031649	.023392	.014861	.006605	08
09	.098248	.089717	.082011	.073480	.065224	.056692	.048436	.039905	.031373	.023117	.014586	.006330	09
10	.097973	.089442	.081736	.073205	.064948	.056417	.048161	.039630	.031098	.022842	.014311	.006055	10
11	.097698	.089167	.081461	.072929	.064673	.056142	.047886	.039354	.030823	.022567	.014035	.005779	11
12	.097423	.088891	.081186	.072654	.064398	.055867	.047611	.039079	.030548	.022292	.013760	.005504	12
13	.097148	.088616	.080910	.072379	.064123	.055592	.047335	.038804	.030273	.022016	.013485	.005229	13
14	.096872	.088341	.080635	.072104	.063848	.055316	.047060	.038529	.029997	.021741	.013210	.004954	14
15	.096597	.088066	.080360	.071829	.063572	.055041	.046785	.038254	.029722	.021466	.012935	.004678	15
16	.096322	.087791	.080085	.071553	.063297	.054766	.046510	.037978	.029447	.021191	.012659	.004403	16
17	.096047	.087515	.079810	.071278	.063022	.054491	.046235	.037703	.029172	.020916	.012384	.004128	17
18	.095772	.087240	.079534	.071003	.062747	.054215	.045959	.037428	.028897	.020640	.012109	.003853	18
19	.095496	.086965	.079259	.070728	.062472	.053940	.045684	.037153	.028621	.020365	.011834	.003578	19
20	.095221	.086690	.078984	.070453	.062196	.053665	.045409	.036878	.028346	.020090	.011559	.003302	20
21	.094946	.086415	.078709	.070177	.061921	.053390	.045134	.036602	.028071	.019815	.011283	.003027	21
22	.094671	.086139	.078434	.069902	.061646	.053115	.044858	.036327	.027796	.019540	.011008	.002752	22
23	.094395	.085864	.078158	.069627	.061371	.052839	.044583	.036052	.027521	.019264	.010733	.002477	23
24	.094120	.085589	.077883	.069352	.061096	.052564	.044308	.035777	.027245	.018989	.010458	.002202	24
25	.093845	.085314	.077608	.069077	.060820	.052289	.044033	.035502	.026970	.018714	.010183	.001926	25
26	.093570	.085038	.077333	.068801	.060545	.052014	.043758	.035226	.026695	.018439	.009907	.001651	26
27	.093295	.084763	.077058	.068526	.060270	.051739	.043482	.034951	.026420	.018164	.009632	.001376	27
28	.093019	.084488	.076782	.068251	.059995	.051463	.043207	.034676	.026145	.017888	.009357	.001101	28
29	.092744	.084213	.076507	.067976	.059720	.051188	.042932	.034401	.025869	.017613	.009082	.000826	29
30	.092469		.076232	.067701	.059444	.050913	.042657	.034125	.025594	.017338	.008807	.000550	30
31	.092194		.075957		.059169		.042382	.033850		.017063		.000275	31

FmHA Instruction 440.1  
Exhibit C-90

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.73% PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

(12-01-91)

SPECIAL PN

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.097370	.089100	.081631	.073361	.065358	.057088	.049085	.040815	.032546	.024543	.016273	.008270	01
02	.097103	.088833	.081364	.073094	.065091	.056821	.048818	.040549	.032279	.024276	.016006	.008003	02
03	.096836	.088567	.081097	.072827	.064824	.056555	.048552	.040282	.032012	.024009	.015739	.007736	03
04	.096570	.088300	.080830	.072561	.064558	.056288	.048285	.040015	.031745	.023742	.015472	.007469	04
05	.096303	.088033	.080564	.072294	.064291	.056021	.048018	.039748	.031479	.023476	.015206	.007203	05
06	.096036	.087766	.080297	.072027	.064024	.055754	.047751	.039482	.031212	.023209	.014939	.006936	06
07	.095769	.087500	.080030	.071760	.063757	.055488	.047485	.039215	.030945	.022942	.014672	.006669	07
08	.095503	.087233	.079763	.071494	.063491	.055221	.047218	.038948	.030678	.022675	.014405	.006402	08
09	.095236	.086966	.079497	.071227	.063224	.054954	.046951	.038681	.030411	.022408	.014139	.006136	09
10	.094969	.086699	.079230	.070960	.062957	.054687	.046684	.038414	.030145	.022142	.013872	.005869	10
11	.094702	.086433	.078963	.070693	.062690	.054420	.046417	.038148	.029878	.021875	.013605	.005602	11
12	.094436	.086166	.078696	.070427	.062424	.054154	.046151	.037881	.029611	.021608	.013338	.005335	12
13	.094169	.085899	.078430	.070160	.062157	.053887	.045884	.037614	.029344	.021341	.013072	.005069	13
14	.093902	.085632	.078163	.069893	.061890	.053620	.045617	.037347	.029078	.021075	.012805	.004802	14
15	.093635	.085365	.077896	.069626	.061623	.053353	.045350	.037081	.028811	.020808	.012538	.004535	15
16	.093368	.085099	.077629	.069359	.061356	.053087	.045084	.036814	.028544	.020541	.012271	.004268	16
17	.093102	.084832	.077362	.069093	.061090	.052820	.044817	.036547	.028277	.020274	.012005	.004002	17
18	.092835	.084565	.077096	.068826	.060823	.052553	.044550	.036280	.028011	.020008	.011738	.003735	18
19	.092568	.084298	.076829	.068559	.060556	.052286	.044283	.036014	.027744	.019741	.011471	.003468	19
20	.092301	.084032	.076562	.068292	.060289	.052020	.044017	.035747	.027477	.019474	.011204	.003201	20
21	.092035	.083765	.076295	.068026	.060023	.051753	.043750	.035480	.027210	.019207	.010937	.002934	21
22	.091768	.083498	.076029	.067759	.059756	.051486	.043483	.035213	.026943	.018940	.010671	.002668	22
23	.091501	.083231	.075762	.067492	.059489	.051219	.043216	.034946	.026677	.018674	.010404	.002401	23
24	.091234	.082965	.075495	.067225	.059222	.050953	.042950	.034680	.026410	.018407	.010137	.002134	24
25	.090968	.082698	.075228	.066959	.058956	.050686	.042683	.034413	.026143	.018140	.009870	.001867	25
26	.090701	.082431	.074962	.066692	.058689	.050419	.042416	.034146	.025876	.017873	.009604	.001601	26
27	.090434	.082164	.074695	.066425	.058422	.050152	.042149	.033879	.025610	.017607	.009337	.001334	27
28	.090167	.081898	.074428	.066158	.058155	.049885	.041882	.033613	.025343	.017340	.009070	.001067	28
29	.089901	.081631	.074161	.065891	.057888	.049619	.041616	.033346	.025076	.017073	.008803	.000800	29
30	.089634		.073894	.065625	.057622	.049352	.041349	.033079	.024809	.016806	.008537	.000534	30
31	.089367		.073628		.057355		.041082	.032812		.016540		.000267	31



FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.8620 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.098620	.090244	.082679	.074303	.066197	.057821	.049715	.041339	.032963	.024858	.016482	.008376	01
02	.098350	.089974	.082408	.074033	.065927	.057551	.049445	.041069	.032693	.024587	.016212	.008106	02
03	.098080	.089704	.082138	.073762	.065657	.057281	.049175	.040799	.032423	.024317	.015941	.007836	03
04	.097809	.089433	.081868	.073492	.065386	.057010	.048905	.040529	.032153	.024047	.015671	.007565	04
05	.097539	.089163	.081598	.073222	.065116	.056740	.048635	.040259	.031883	.023777	.015401	.007295	05
06	.097269	.088893	.081328	.072952	.064846	.056470	.048364	.039988	.031612	.023507	.015131	.007025	06
07	.096999	.088623	.081058	.072682	.064576	.056200	.048094	.039718	.031342	.023236	.014861	.006755	07
08	.096729	.088353	.080787	.072411	.064306	.055930	.047824	.039448	.031072	.022966	.014590	.006485	08
09	.096458	.088083	.080517	.072141	.064035	.055660	.047554	.039178	.030802	.022696	.014320	.006214	09
10	.096188	.087812	.080247	.071871	.063765	.055389	.047284	.038908	.030532	.022426	.014050	.005944	10
11	.095918	.087542	.079977	.071601	.063495	.055119	.047013	.038637	.030261	.022156	.013780	.005674	11
12	.095648	.087272	.079707	.071331	.063225	.054849	.046743	.038367	.029991	.021886	.013510	.005404	12
13	.095378	.087002	.079436	.071060	.062955	.054579	.046473	.038097	.029721	.021615	.013239	.005134	13
14	.095108	.086732	.079166	.070790	.062684	.054309	.046203	.037827	.029451	.021345	.012969	.004863	14
15	.094837	.086461	.078896	.070520	.062414	.054038	.045933	.037557	.029181	.021075	.012699	.004593	15
16	.094567	.086191	.078626	.070250	.062144	.053768	.045662	.037286	.028911	.020805	.012429	.004323	16
17	.094297	.085921	.078356	.069980	.061874	.053498	.045392	.037016	.028640	.020535	.012159	.004053	17
18	.094027	.085651	.078085	.069709	.061604	.053228	.045122	.036746	.028370	.020264	.011888	.003783	18
19	.093757	.085381	.077815	.069439	.061334	.052958	.044852	.036476	.028100	.019994	.011618	.003512	19
20	.093486	.085110	.077545	.069169	.061063	.052687	.044582	.036206	.027830	.019724	.011348	.003242	20
21	.093216	.084840	.077275	.068899	.060793	.052417	.044311	.035936	.027560	.019454	.011078	.002972	21
22	.092946	.084570	.077005	.068629	.060523	.052147	.044041	.035665	.027289	.019184	.010808	.002702	22
23	.092676	.084300	.076734	.068359	.060253	.051877	.043771	.035395	.027019	.018913	.010537	.002432	23
24	.092406	.084030	.076464	.068088	.059983	.051607	.043501	.035125	.026749	.018643	.010267	.002162	24
25	.092135	.083759	.076194	.067818	.059712	.051336	.043231	.034855	.026479	.018373	.009997	.001891	25
26	.091865	.083489	.075924	.067548	.059442	.051066	.042960	.034585	.026209	.018103	.009727	.001621	26
27	.091595	.083219	.075654	.067278	.059172	.050796	.042690	.034314	.025938	.017833	.009457	.001351	27
28	.091325	.082949	.075384	.067008	.058902	.050526	.042420	.034044	.025668	.017562	.009187	.001081	28
29	.091055	.082679	.075113	.066737	.058632	.050256	.042150	.033774	.025398	.017292	.008916	.000811	29
30	.090784		.074843	.066467	.058361	.049985	.041880	.033504	.025128	.017022	.008646	.000540	30
31	.090514		.074573		.058091		.041610	.033234		.016752		.000270	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.3190 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.093190	.085275	.078126	.070212	.062552	.054637	.046978	.039063	.031148	.023489	.015574	.007915	01
02	.092935	.085020	.077871	.069956	.062297	.054382	.046723	.038808	.030893	.023234	.015319	.007659	02
03	.092679	.084765	.077616	.069701	.062042	.054127	.046467	.038553	.030638	.022978	.015064	.007404	03
04	.092424	.084509	.077360	.069446	.061786	.053871	.046212	.038297	.030382	.022723	.014808	.007149	04
05	.092169	.084254	.077105	.069190	.061531	.053616	.045957	.038042	.030127	.022468	.014553	.006894	05
06	.091913	.083999	.076850	.068935	.061276	.053361	.045701	.037787	.029872	.022212	.014298	.006638	06
07	.091658	.083743	.076595	.068680	.061020	.053106	.045446	.037531	.029617	.021957	.014042	.006383	07
08	.091403	.083488	.076339	.068424	.060765	.052850	.045191	.037276	.029361	.021702	.013787	.006128	08
09	.091147	.083233	.076084	.068169	.060510	.052595	.044935	.037021	.029106	.021446	.013532	.005872	09
10	.090892	.082977	.075829	.067914	.060254	.052340	.044680	.036765	.028851	.021191	.013276	.005617	10
11	.090637	.082722	.075573	.067658	.059999	.052084	.044425	.036510	.028595	.020936	.013021	.005362	11
12	.090382	.082467	.075318	.067403	.059744	.051829	.044170	.036255	.028340	.020681	.012766	.005106	12
13	.090126	.082211	.075063	.067148	.059488	.051574	.043914	.035999	.028085	.020425	.012510	.004851	13
14	.089871	.081956	.074807	.066893	.059233	.051318	.043659	.035744	.027829	.020170	.012255	.004596	14
15	.089616	.081701	.074552	.066637	.058978	.051063	.043404	.035489	.027574	.019915	.012000	.004340	15
16	.089360	.081446	.074297	.066382	.058722	.050808	.043148	.035233	.027319	.019659	.011744	.004085	16
17	.089105	.081190	.074041	.066127	.058467	.050552	.042893	.034978	.027063	.019404	.011489	.003830	17
18	.088850	.080935	.073786	.065871	.058212	.050297	.042638	.034723	.026808	.019149	.011234	.003574	18
19	.088594	.080680	.073531	.065616	.057957	.050042	.042382	.034468	.026553	.018893	.010979	.003319	19
20	.088339	.080424	.073275	.065361	.057701	.049786	.042127	.034212	.026297	.018638	.010723	.003064	20
21	.088084	.080169	.073020	.065105	.057446	.049531	.041872	.033957	.026042	.018383	.010468	.002808	21
22	.087828	.079914	.072765	.064850	.057191	.049276	.041616	.033702	.025787	.018127	.010213	.002553	22
23	.087573	.079658	.072509	.064595	.056935	.049020	.041361	.033446	.025532	.017872	.009957	.002298	23
24	.087318	.079403	.072254	.064339	.056680	.048765	.041106	.033191	.025276	.017617	.009702	.002043	24
25	.087062	.079148	.071999	.064084	.056425	.048510	.040850	.032936	.025021	.017361	.009447	.001787	25
26	.086807	.078892	.071744	.063829	.056169	.048255	.040595	.032680	.024766	.017106	.009191	.001532	26
27	.086552	.078637	.071488	.063573	.055914	.047999	.040340	.032425	.024510	.016851	.008936	.001277	27
28	.086296	.078382	.071233	.063318	.055659	.047744	.040084	.032170	.024255	.016595	.008681	.001021	28
29	.086041	.078126	.070978	.063063	.055403	.047489	.039829	.031914	.024000	.016340	.008425	.000766	29
30	.085786		.070722	.062808	.055148	.047233	.039574	.031659	.023744	.016085	.008170	.000511	30
31	.085531		.070467		.054893		.039319	.031404		.015830		.000255	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.4440 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.094440	.086419	.079174	.071153	.063391	.055370	.047608	.039587	.031566	.023804	.015783	.008021	01
02	.094181	.086160	.078916	.070895	.063132	.055112	.047349	.039328	.031308	.023545	.015524	.007762	02
03	.093923	.085902	.078657	.070636	.062874	.054853	.047091	.039070	.031049	.023287	.015266	.007503	03
04	.093664	.085643	.078398	.070377	.062615	.054594	.046832	.038811	.030790	.023028	.015007	.007245	04
05	.093405	.085384	.078139	.070118	.062356	.054335	.046573	.038552	.030531	.022769	.014748	.006986	05
06	.093146	.085125	.077881	.069860	.062098	.054077	.046314	.038293	.030273	.022510	.014489	.006727	06
07	.092888	.084867	.077622	.069601	.061839	.053818	.046056	.038035	.030014	.022252	.014231	.006468	07
08	.092629	.084608	.077363	.069342	.061580	.053559	.045797	.037776	.029755	.021993	.013972	.006210	08
09	.092370	.084349	.077104	.069084	.061321	.053300	.045538	.037517	.029496	.021734	.013713	.005951	09
10	.092111	.084090	.076846	.068825	.061063	.053042	.045279	.037259	.029238	.021475	.013454	.005692	10
11	.091853	.083832	.076587	.068566	.060804	.052783	.045021	.037000	.028979	.021217	.013196	.005434	11
12	.091594	.083573	.076328	.068307	.060545	.052524	.044762	.036741	.028720	.020958	.012937	.005175	12
13	.091335	.083314	.076069	.068049	.060286	.052265	.044503	.036482	.028461	.020699	.012678	.004916	13
14	.091076	.083055	.075811	.067790	.060028	.052007	.044244	.036224	.028203	.020440	.012420	.004657	14
15	.090818	.082797	.075552	.067531	.059769	.051748	.043986	.035965	.027944	.020182	.012161	.004399	15
16	.090559	.082538	.075293	.067272	.059510	.051489	.043727	.035706	.027685	.019923	.011902	.004140	16
17	.090300	.082279	.075035	.067014	.059251	.051230	.043468	.035447	.027426	.019664	.011643	.003881	17
18	.090041	.082020	.074776	.066755	.058993	.050972	.043210	.035189	.027168	.019405	.011385	.003622	18
19	.089783	.081762	.074517	.066496	.058734	.050713	.042951	.034930	.026909	.019147	.011126	.003364	19
20	.089524	.081503	.074258	.066237	.058475	.050454	.042692	.034671	.026650	.018888	.010867	.003105	20
21	.089265	.081244	.074000	.065979	.058216	.050196	.042433	.034412	.026391	.018629	.010608	.002846	21
22	.089006	.080986	.073741	.065720	.057958	.049937	.042175	.034154	.026133	.018371	.010350	.002587	22
23	.088748	.080727	.073482	.065461	.057699	.049678	.041916	.033895	.025874	.018112	.010091	.002329	23
24	.088489	.080468	.073223	.065202	.057440	.049419	.041657	.033636	.025615	.017853	.009832	.002070	24
25	.088230	.080209	.072965	.064944	.057181	.049161	.041398	.033377	.025356	.017594	.009573	.001811	25
26	.087972	.079951	.072706	.064685	.056923	.048902	.041140	.033119	.025098	.017336	.009315	.001552	26
27	.087713	.079692	.072447	.064426	.056664	.048643	.040881	.032860	.024839	.017077	.009056	.001294	27
28	.087454	.079433	.072188	.064167	.056405	.048384	.040622	.032601	.024580	.016818	.008797	.001035	28
29	.087195	.079174	.071930	.063909	.056147	.048126	.040363	.032342	.024322	.016559	.008538	.000776	29
30	.086937		.071671	.063650	.055888	.047867	.040105	.032084	.024063	.016301	.008280	.000517	30
31	.086678		.071412		.055629		.039846	.031825		.016042		.000259	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.2260 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.092260	.084424	.077347	.069511	.061928	.054092	.046509	.038673	.030838	.023255	.015419	.007836	01
02	.092007	.084171	.077094	.069258	.061675	.053839	.046256	.038421	.030585	.023002	.015166	.007583	02
03	.091754	.083919	.076841	.069005	.061422	.053587	.046004	.038168	.030332	.022749	.014913	.007330	03
04	.091502	.083666	.076588	.068753	.061170	.053334	.045751	.037915	.030079	.022496	.014660	.007077	04
05	.091249	.083413	.076336	.068500	.060917	.053081	.045498	.037662	.029827	.022244	.014408	.006825	05
06	.090996	.083160	.076083	.068247	.060664	.052828	.045245	.037410	.029574	.021991	.014155	.006572	06
07	.090743	.082908	.075830	.067994	.060411	.052576	.044993	.037157	.029321	.021738	.013902	.006319	07
08	.090491	.082655	.075577	.067742	.060159	.052323	.044740	.036904	.029068	.021485	.013649	.006066	08
09	.090238	.082402	.075325	.067489	.059906	.052070	.044487	.036651	.028815	.021232	.013397	.005814	09
10	.089985	.082149	.075072	.067236	.059653	.051817	.044234	.036398	.028563	.020980	.013144	.005561	10
11	.089732	.081897	.074819	.066983	.059400	.051564	.043981	.036146	.028310	.020727	.012891	.005308	11
12	.089480	.081644	.074566	.066731	.059148	.051312	.043729	.035893	.028057	.020474	.012638	.005055	12
13	.089227	.081391	.074314	.066478	.058895	.051059	.043476	.035640	.027804	.020221	.012386	.004803	13
14	.088974	.081138	.074061	.066225	.058642	.050806	.043223	.035387	.027552	.019969	.012133	.004550	14
15	.088721	.080885	.073808	.065972	.058389	.050553	.042970	.035135	.027299	.019716	.011880	.004297	15
16	.088468	.080633	.073555	.065719	.058136	.050301	.042718	.034882	.027046	.019463	.011627	.004044	16
17	.088216	.080380	.073302	.065467	.057884	.050048	.042465	.034629	.026793	.019210	.011375	.003792	17
18	.087963	.080127	.073050	.065214	.057631	.049795	.042212	.034376	.026541	.018958	.011122	.003539	18
19	.087710	.079874	.072797	.064961	.057378	.049542	.041959	.034124	.026288	.018705	.010869	.003286	19
20	.087457	.079622	.072544	.064708	.057125	.049290	.041707	.033871	.026035	.018452	.010616	.003033	20
21	.087205	.079369	.072291	.064456	.056873	.049037	.041454	.033618	.025782	.018199	.010363	.002780	21
22	.086952	.079116	.072039	.064203	.056620	.048784	.041201	.033365	.025529	.017946	.010111	.002528	22
23	.086699	.078863	.071786	.063950	.056367	.048531	.040948	.033112	.025277	.017694	.009858	.002275	23
24	.086446	.078611	.071533	.063697	.056114	.048279	.040696	.032860	.025024	.017441	.009605	.002022	24
25	.086194	.078358	.071280	.063445	.055862	.048026	.040443	.032607	.024771	.017188	.009352	.001769	25
26	.085941	.078105	.071028	.063192	.055609	.047773	.040190	.032354	.024518	.016935	.009100	.001517	26
27	.085688	.077852	.070775	.062939	.055356	.047520	.039937	.032101	.024266	.016683	.008847	.001264	27
28	.085435	.077600	.070522	.062686	.055103	.047267	.039684	.031849	.024013	.016430	.008594	.001011	28
29	.085183	.077347	.070269	.062433	.054850	.047015	.039432	.031596	.023760	.016177	.008341	.000758	29
30	.084930		.070016	.062181	.054598	.046762	.039179	.031343	.023507	.015924	.008089	.000506	30
31	.084677		.069764		.054345		.038926	.031090		.015672		.000253	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.3510 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.093510	.085568	.078395	.070453	.062767	.054825	.047139	.039197	.031255	.023570	.015628	.007942	01
02	.093254	.085312	.078138	.070197	.062511	.054569	.046883	.038941	.030999	.023313	.015372	.007686	02
03	.092998	.085056	.077882	.069940	.062255	.054313	.046627	.038685	.030743	.023057	.015115	.007430	03
04	.092741	.084799	.077626	.069684	.061998	.054056	.046371	.038429	.030487	.022801	.014859	.007173	04
05	.092485	.084543	.077370	.069428	.061742	.053800	.046115	.038173	.030231	.022545	.014603	.006917	05
06	.092229	.084287	.077114	.069172	.061486	.053544	.045858	.037916	.029974	.022289	.014347	.006661	06
07	.091973	.084031	.076858	.068916	.061230	.053288	.045602	.037660	.029718	.022032	.014091	.006405	07
08	.091717	.083775	.076601	.068659	.060974	.053032	.045346	.037404	.029462	.021776	.013834	.006149	08
09	.091460	.083519	.076345	.068403	.060717	.052776	.045090	.037148	.029206	.021520	.013578	.005892	09
10	.091204	.083262	.076089	.068147	.060461	.052519	.044834	.036892	.028950	.021264	.013322	.005636	10
11	.090948	.083006	.075833	.067891	.060205	.052263	.044577	.036635	.028693	.021008	.013066	.005380	11
12	.090692	.082750	.075577	.067635	.059949	.052007	.044321	.036379	.028437	.020752	.012810	.005124	12
13	.090436	.082494	.075320	.067378	.059693	.051751	.044065	.036123	.028181	.020495	.012553	.004868	13
14	.090180	.082238	.075064	.067122	.059436	.051495	.043809	.035867	.027925	.020239	.012297	.004611	14
15	.089923	.081981	.074808	.066866	.059180	.051238	.043553	.035611	.027669	.019983	.012041	.004355	15
16	.089667	.081725	.074552	.066610	.058924	.050982	.043296	.035354	.027413	.019727	.011785	.004099	16
17	.089411	.081469	.074296	.066354	.058668	.050726	.043040	.035098	.027156	.019471	.011529	.003843	17
18	.089155	.081213	.074039	.066097	.058412	.050470	.042784	.034842	.026900	.019214	.011272	.003587	18
19	.088899	.080957	.073783	.065841	.058156	.050214	.042528	.034586	.026644	.018958	.011016	.003330	19
20	.088642	.080700	.073527	.065585	.057899	.049957	.042272	.034330	.026388	.018702	.010760	.003074	20
21	.088386	.080444	.073271	.065329	.057643	.049701	.042015	.034074	.026132	.018446	.010504	.002818	21
22	.088130	.080188	.073015	.065073	.057387	.049445	.041759	.033817	.025875	.018190	.010248	.002562	22
23	.087874	.079932	.072758	.064817	.057131	.049189	.041503	.033561	.025619	.017933	.009991	.002306	23
24	.087618	.079676	.072502	.064560	.056875	.048933	.041247	.033305	.025363	.017677	.009735	.002050	24
25	.087361	.079419	.072246	.064304	.056618	.048676	.040991	.033049	.025107	.017421	.009479	.001793	25
26	.087105	.079163	.071990	.064048	.056362	.048420	.040734	.032793	.024851	.017165	.009223	.001537	26
27	.086849	.078907	.071734	.063792	.056106	.048164	.040478	.032536	.024594	.016909	.008967	.001281	27
28	.086593	.078651	.071478	.063536	.055850	.047908	.040222	.032280	.024338	.016652	.008711	.001025	28
29	.086337	.078395	.071221	.063279	.055594	.047652	.039966	.032024	.024082	.016396	.008454	.000769	29
30	.086080		.070965	.063023	.055337	.047395	.039710	.031768	.023826	.016140	.008198	.000512	30
31	.085824		.070709		.055081		.039454	.031512		.015884		.000256	31

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.1340 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.091340	.083582	.076575	.068818	.061310	.053553	.046045	.038288	.030530	.023023	.015265	.007758	01
02	.091090	.083332	.076325	.068568	.061060	.053303	.045795	.038037	.030280	.022772	.015015	.007507	02
03	.090840	.083082	.076075	.068317	.060810	.053052	.045545	.037787	.030030	.022522	.014765	.007257	03
04	.090589	.082832	.075825	.068067	.060560	.052802	.045295	.037537	.029779	.022272	.014514	.007007	04
05	.090339	.082581	.075574	.067817	.060309	.052552	.045044	.037287	.029529	.022022	.014264	.006757	05
06	.090089	.082331	.075324	.067567	.060059	.052302	.044794	.037036	.029279	.021771	.014014	.006506	06
07	.089839	.082081	.075074	.067316	.059809	.052051	.044544	.036786	.029029	.021521	.013764	.006256	07
08	.089588	.081831	.074824	.067066	.059559	.051801	.044294	.036536	.028778	.021271	.013513	.006006	08
09	.089338	.081580	.074573	.066816	.059308	.051551	.044043	.036286	.028528	.021021	.013263	.005756	09
10	.089088	.081330	.074323	.066566	.059058	.051301	.043793	.036036	.028278	.020770	.013013	.005505	10
11	.088838	.081080	.074073	.066315	.058808	.051050	.043543	.035785	.028028	.020520	.012763	.005255	11
12	.088587	.080830	.073823	.066065	.058558	.050800	.043293	.035535	.027777	.020270	.012512	.005005	12
13	.088337	.080579	.073572	.065815	.058307	.050550	.043042	.035285	.027527	.020020	.012262	.004755	13
14	.088087	.080329	.073322	.065565	.058057	.050300	.042792	.035035	.027277	.019769	.012012	.004504	14
15	.087837	.080079	.073072	.065314	.057807	.050049	.042542	.034784	.027027	.019519	.011762	.004254	15
16	.087586	.079829	.072822	.065064	.057557	.049799	.042292	.034534	.026776	.019269	.011511	.004004	16
17	.087336	.079578	.072572	.064814	.057306	.049549	.042041	.034284	.026526	.019019	.011261	.003754	17
18	.087086	.079328	.072321	.064564	.057056	.049299	.041791	.034034	.026276	.018768	.011011	.003503	18
19	.086836	.079078	.072071	.064313	.056806	.049048	.041541	.033783	.026026	.018518	.010761	.003253	19
20	.086585	.078828	.071821	.064063	.056556	.048798	.041291	.033533	.025775	.018268	.010510	.003003	20
21	.086335	.078577	.071571	.063813	.056305	.048548	.041040	.033283	.025525	.018018	.010260	.002753	21
22	.086085	.078327	.071320	.063563	.056055	.048298	.040790	.033033	.025275	.017768	.010010	.002502	22
23	.085835	.078077	.071070	.063312	.055805	.048047	.040540	.032782	.025025	.017517	.009760	.002252	23
24	.085584	.077827	.070820	.063062	.055555	.047797	.040290	.032532	.024774	.017267	.009509	.002002	24
25	.085334	.077576	.070570	.062812	.055304	.047547	.040039	.032282	.024524	.017017	.009259	.001752	25
26	.085084	.077326	.070319	.062562	.055054	.047297	.039789	.032032	.024274	.016767	.009009	.001501	26
27	.084834	.077076	.070069	.062311	.054804	.047046	.039539	.031781	.024024	.016516	.008759	.001251	27
28	.084583	.076826	.069819	.062061	.054554	.046796	.039289	.031531	.023773	.016266	.008508	.001001	28
29	.084333	.076575	.069569	.061811	.054304	.046546	.039038	.031281	.023523	.016016	.008258	.000751	29
30	.084083		.069318	.061561	.054053	.046296	.038788	.031031	.023273	.015766	.008008	.000500	30
31	.083833		.069068		.053803		.038538	.030780		.015515		.000250	31

FmHA Instruction 440.1  
Exhibit C-97

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.2590 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.092590	.084726	.077623	.069760	.062149	.054286	.046676	.038812	.030948	.023338	.015474	.007864	01
02	.092336	.084473	.077370	.069506	.061896	.054032	.046422	.038558	.030694	.023084	.015220	.007610	02
03	.092083	.084219	.077116	.069252	.061642	.053778	.046168	.038304	.030441	.022830	.014967	.007356	03
04	.091829	.083965	.076862	.068999	.061388	.053525	.045914	.038051	.030187	.022577	.014713	.007103	04
05	.091575	.083712	.076609	.068745	.061135	.053271	.045661	.037797	.029933	.022323	.014459	.006849	05
06	.091322	.083458	.076355	.068491	.060881	.053017	.045407	.037543	.029680	.022069	.014206	.006595	06
07	.091068	.083204	.076101	.068238	.060627	.052764	.045153	.037290	.029426	.021816	.013952	.006342	07
08	.090814	.082950	.075848	.067984	.060374	.052510	.044900	.037036	.029172	.021562	.013698	.006088	08
09	.090561	.082697	.075594	.067730	.060120	.052256	.044646	.036782	.028919	.021308	.013445	.005834	09
10	.090307	.082443	.075340	.067477	.059866	.052003	.044392	.036529	.028665	.021055	.013191	.005581	10
11	.090053	.082189	.075087	.067223	.059613	.051749	.044139	.036275	.028411	.020801	.012937	.005327	11
12	.089800	.081936	.074833	.066969	.059359	.051495	.043885	.036021	.028158	.020547	.012684	.005073	12
13	.089546	.081682	.074579	.066716	.059105	.051242	.043631	.035768	.027904	.020294	.012430	.004820	13
14	.089292	.081428	.074326	.066462	.058852	.050988	.043378	.035514	.027650	.020040	.012176	.004566	14
15	.089039	.081175	.074072	.066208	.058598	.050734	.043124	.035260	.027396	.019786	.011923	.004312	15
16	.088785	.080921	.073818	.065955	.058344	.050481	.042870	.035007	.027143	.019533	.011669	.004059	16
17	.088531	.080667	.073565	.065701	.058091	.050227	.042617	.034753	.026889	.019279	.011415	.003805	17
18	.088278	.080414	.073311	.065447	.057837	.049973	.042363	.034499	.026635	.019025	.011162	.003551	18
19	.088024	.080160	.073057	.065194	.057583	.049720	.042109	.034246	.026382	.018772	.010908	.003298	19
20	.087770	.079906	.072804	.064940	.057330	.049466	.041856	.033992	.026128	.018518	.010654	.003044	20
21	.087517	.079653	.072550	.064686	.057076	.049212	.041602	.033738	.025874	.018264	.010401	.002790	21
22	.087263	.079399	.072296	.064432	.056822	.048959	.041348	.033485	.025621	.018011	.010147	.002537	22
23	.087009	.079145	.072043	.064179	.056569	.048705	.041095	.033231	.025367	.017757	.009893	.002283	23
24	.086756	.078892	.071789	.063925	.056315	.048451	.040841	.032977	.025113	.017503	.009640	.002029	24
25	.086502	.078638	.071535	.063671	.056061	.048198	.040587	.032724	.024860	.017250	.009386	.001776	25
26	.086248	.078384	.071282	.063418	.055808	.047944	.040334	.032470	.024606	.016996	.009132	.001522	26
27	.085995	.078131	.071028	.063164	.055554	.047690	.040080	.032216	.024352	.016742	.008878	.001268	27
28	.085741	.077877	.070774	.062910	.055300	.047437	.039826	.031963	.024099	.016489	.008625	.001015	28
29	.085487	.077623	.070521	.062657	.055047	.047183	.039573	.031709	.023845	.016235	.008371	.000761	29
30	.085234		.070267	.062403	.054793	.046929	.039319	.031455	.023591	.015981	.008117	.000507	30
31	.084980		.070013		.054539		.039065	.031202		.015728		.000254	31

RD Instruction 440.1  
Exhibit C-98

FHA 389-150

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 9.1370 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	.091370	.083610	.076601	.068840	.061371	.053570	.046060	.038300	.030540	.023030	.015270	.007760	01
02	.091120	.083359	.076350	.068590	.061080	.053320	.045810	.038050	.030290	.022780	.015020	.007510	02
03	.090869	.083109	.076100	.068340	.060830	.053070	.045560	.037800	.030039	.022530	.014769	.007260	03
04	.090619	.082859	.075850	.068089	.060580	.052819	.045310	.037549	.029789	.022279	.014519	.007009	04
05	.090369	.082608	.075599	.067839	.060329	.052569	.045059	.037299	.029539	.022029	.014269	.006759	05
06	.090118	.082358	.075349	.067589	.060079	.052319	.044809	.037049	.029288	.021779	.014018	.006509	06
07	.089868	.082108	.075099	.067338	.059829	.052068	.044559	.036798	.029038	.021528	.013768	.006258	07
08	.089618	.081858	.074848	.067088	.059578	.051818	.044308	.036548	.028788	.021278	.013518	.006008	08
09	.089367	.081607	.074598	.066838	.059328	.051568	.044058	.036298	.028537	.021028	.013267	.005758	09
10	.089117	.081357	.074348	.066587	.059077	.051317	.043808	.036047	.028287	.020777	.013017	.005507	10
11	.088867	.081107	.074097	.066337	.058827	.051067	.043557	.035797	.028037	.020527	.012767	.005257	11
12	.088616	.080856	.073847	.066087	.058577	.050817	.043307	.035547	.027786	.020277	.012516	.005007	12
13	.088366	.080606	.073597	.065836	.058327	.050566	.043057	.035296	.027536	.020026	.012266	.004756	13
14	.088116	.080356	.073346	.065586	.058076	.050316	.042806	.035046	.027286	.019776	.012016	.004506	14
15	.087865	.080105	.073096	.065336	.057826	.050066	.042556	.034796	.027036	.019526	.011765	.004256	15
16	.087615	.079855	.072846	.065085	.057576	.049815	.042306	.034545	.026785	.019275	.011515	.004005	16
17	.087365	.079605	.072595	.064835	.057325	.049565	.042055	.034295	.026535	.019025	.011265	.003755	17
18	.087114	.079354	.072345	.064585	.057075	.049315	.041805	.034045	.026285	.018775	.011014	.003505	18
19	.086864	.079104	.072095	.064334	.056825	.049064	.041555	.033794	.026034	.018524	.010764	.003254	19
20	.086614	.078854	.071844	.064084	.056574	.048814	.041304	.033544	.025784	.018274	.010514	.003004	20
21	.086363	.078603	.071594	.063834	.056324	.048564	.041054	.033294	.025534	.018024	.010263	.002754	21
22	.086113	.078353	.071344	.063584	.056074	.048313	.040804	.033043	.025283	.017773	.010013	.002503	22
23	.085863	.078103	.071093	.063333	.055823	.048063	.040553	.032793	.025033	.017523	.009763	.002253	23
24	.085612	.077852	.070843	.063083	.055573	.047813	.040303	.032543	.024783	.017273	.009512	.002003	24
25	.085362	.077602	.070593	.062833	.055323	.047562	.040053	.032292	.024532	.017022	.009262	.001752	25
26	.085112	.077352	.070342	.062582	.055072	.047312	.039802	.032042	.024282	.016772	.009012	.001502	26
27	.084861	.077101	.070092	.062332	.054822	.047062	.039552	.031792	.024032	.016522	.008762	.001252	27
28	.084611	.076851	.069842	.062082	.054572	.046811	.039302	.031541	.023781	.016271	.008511	.001001	28
29	.084361	.076601	.069591	.061831	.054321	.046561	.039051	.031291	.023531	.016021	.008261	.000751	29
30	.084110		.069341	.061581	.054071	.046311	.038801	.031041	.023281	.015771	.008011	.000501	30
31	.083860		.069091		.053821		.038551	.030790		.015520		.000250	31

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FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.8740 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	0.088740	0.081203	0.074396	0.066859	0.059565	0.052028	0.044735	0.037198	0.029661	0.022367	0.014831	0.007537	01
02	0.088497	0.080960	0.074153	0.066616	0.059322	0.051785	0.044492	0.036955	0.029418	0.022124	0.014587	0.007294	02
03	0.088254	0.080717	0.073909	0.066373	0.059079	0.051542	0.044248	0.036712	0.029175	0.021881	0.014344	0.007051	03
04	0.088011	0.080474	0.073666	0.066130	0.058836	0.051299	0.044005	0.036468	0.028932	0.021638	0.014101	0.006807	04
05	0.087768	0.080231	0.073423	0.065886	0.058593	0.051056	0.043762	0.036225	0.028689	0.021395	0.013858	0.006564	05
06	0.087524	0.079988	0.073180	0.065643	0.058350	0.050813	0.043519	0.035982	0.028445	0.021152	0.013615	0.006321	06
07	0.087281	0.079744	0.072937	0.065400	0.058106	0.050570	0.043276	0.035739	0.028202	0.020909	0.013372	0.006078	07
08	0.087038	0.079501	0.072694	0.065157	0.057863	0.050327	0.043033	0.035496	0.027959	0.020665	0.013129	0.005835	08
09	0.086795	0.079258	0.072451	0.064914	0.057620	0.050083	0.042790	0.035253	0.027716	0.020422	0.012886	0.005592	09
10	0.086552	0.079015	0.072208	0.064671	0.057377	0.049840	0.042547	0.035010	0.027473	0.020179	0.012642	0.005349	10
11	0.086309	0.078772	0.071964	0.064428	0.057134	0.049597	0.042303	0.034767	0.027230	0.019936	0.012399	0.005106	11
12	0.086066	0.078529	0.071721	0.064185	0.056891	0.049354	0.042060	0.034524	0.026987	0.019693	0.012156	0.004862	12
13	0.085823	0.078286	0.071478	0.063941	0.056648	0.049111	0.041817	0.034280	0.026744	0.019450	0.011913	0.004619	13
14	0.085579	0.078043	0.071235	0.063698	0.056405	0.048868	0.041574	0.034037	0.026500	0.019207	0.011670	0.004376	14
15	0.085336	0.077799	0.070992	0.063455	0.056161	0.048625	0.041331	0.033794	0.026257	0.018964	0.011427	0.004133	15
16	0.085093	0.077556	0.070749	0.063212	0.055918	0.048382	0.041088	0.033551	0.026014	0.018720	0.011184	0.003890	16
17	0.084850	0.077313	0.070506	0.062969	0.055675	0.048138	0.040845	0.033308	0.025771	0.018477	0.010941	0.003647	17
18	0.084607	0.077070	0.070263	0.062726	0.055432	0.047895	0.040602	0.033065	0.025528	0.018234	0.010697	0.003404	18
19	0.084364	0.076827	0.070020	0.062483	0.055189	0.047652	0.040358	0.032826	0.025285	0.017991	0.010454	0.003161	19
20	0.084121	0.076584	0.069776	0.062240	0.054946	0.047409	0.040115	0.032579	0.025042	0.017748	0.010211	0.002917	20
21	0.083878	0.076341	0.069533	0.061996	0.054703	0.047166	0.039872	0.032335	0.024799	0.017505	0.009968	0.002674	21
22	0.083634	0.076098	0.069290	0.061753	0.054460	0.046923	0.039629	0.032092	0.024555	0.017262	0.009725	0.002431	22
23	0.083391	0.075854	0.069047	0.061510	0.054216	0.046680	0.039386	0.031849	0.024312	0.017019	0.009482	0.002188	23
24	0.083148	0.075611	0.068804	0.061267	0.053973	0.046437	0.039143	0.031606	0.024069	0.016776	0.009239	0.001945	24
25	0.082905	0.075368	0.068561	0.061024	0.053730	0.046193	0.038900	0.031363	0.023826	0.016532	0.008996	0.001702	25
26	0.082662	0.075125	0.068318	0.060781	0.053487	0.045950	0.038657	0.031120	0.023583	0.016289	0.008752	0.001459	26
27	0.082419	0.074882	0.068075	0.060538	0.053244	0.045707	0.038413	0.030877	0.023340	0.016046	0.008509	0.001216	27
28	0.082176	0.074639	0.067831	0.060295	0.053001	0.045464	0.038170	0.030634	0.023097	0.015803	0.008266	0.000972	28
29	0.081933		0.067588	0.060051	0.052758	0.045221	0.037927	0.030390	0.022854	0.015560	0.008023	0.000729	29
30	0.081689		0.067345	0.059808	0.052515	0.044978	0.037684	0.030147	0.022610	0.015317	0.007780	0.000486	30
31	0.081446		0.067102		0.052272		0.037441	0.029904		0.015074		0.000243	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.9990 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	0.089990	0.082347	0.075444	0.067801	0.060404	0.052761	0.045365	0.037722	0.030079	0.022682	0.015039	0.007643	01
02	0.089743	0.082100	0.075197	0.067554	0.060158	0.052515	0.045118	0.037475	0.029832	0.022436	0.014793	0.007396	02
03	0.089497	0.081854	0.074951	0.067308	0.059911	0.052268	0.044872	0.037229	0.029586	0.022189	0.014546	0.007150	03
04	0.089250	0.081607	0.074704	0.067061	0.059665	0.052022	0.044625	0.036982	0.029339	0.021943	0.014300	0.006903	04
05	0.089004	0.081361	0.074457	0.066814	0.059418	0.051775	0.044379	0.036736	0.029093	0.021696	0.014053	0.006657	05
06	0.088757	0.081114	0.074211	0.066568	0.059172	0.051529	0.044132	0.036489	0.028846	0.021450	0.013807	0.006410	06
07	0.088511	0.080868	0.073964	0.066321	0.058925	0.051282	0.043886	0.036243	0.028600	0.021203	0.013560	0.006164	07
08	0.088264	0.080621	0.073718	0.066075	0.058678	0.051035	0.043639	0.035996	0.028353	0.020957	0.013314	0.005917	08
09	0.088018	0.080375	0.073471	0.065828	0.058432	0.050789	0.043392	0.035749	0.028106	0.020710	0.013067	0.005671	09
10	0.087771	0.080128	0.073225	0.065582	0.058185	0.050542	0.043146	0.035503	0.027860	0.020463	0.012820	0.005424	10
11	0.087525	0.079882	0.072978	0.065335	0.057939	0.050296	0.042899	0.035256	0.027613	0.020217	0.012574	0.005178	11
12	0.087278	0.079635	0.072732	0.065089	0.057692	0.050049	0.042653	0.035010	0.027367	0.019970	0.012327	0.004931	12
13	0.087031	0.079388	0.072485	0.064842	0.057446	0.049803	0.042406	0.034763	0.027120	0.019724	0.012081	0.004684	13
14	0.086785	0.079142	0.072239	0.064596	0.057199	0.049556	0.042160	0.034517	0.026874	0.019477	0.011834	0.004438	14
15	0.086538	0.078895	0.071992	0.064349	0.056953	0.049310	0.041913	0.034270	0.026627	0.019231	0.011588	0.004191	15
16	0.086292	0.078649	0.071745	0.064102	0.056706	0.049063	0.041667	0.034024	0.026381	0.018984	0.011341	0.003945	16
17	0.086045	0.078402	0.071499	0.063856	0.056459	0.048816	0.041420	0.033777	0.026134	0.018738	0.011095	0.003698	17
18	0.085799	0.078156	0.071252	0.063609	0.056213	0.048570	0.041174	0.033531	0.025888	0.018491	0.010848	0.003452	18
19	0.085552	0.077909	0.071006	0.063363	0.055966	0.048323	0.040927	0.033994	0.025641	0.018245	0.010602	0.003205	19
20	0.085306	0.077663	0.070759	0.063116	0.055720	0.048077	0.040680	0.033037	0.025394	0.017998	0.010355	0.002959	20
21	0.085059	0.077416	0.070513	0.062870	0.055473	0.047830	0.040434	0.032791	0.025148	0.017751	0.010108	0.002712	21
22	0.084812	0.077170	0.070266	0.062623	0.055227	0.047584	0.040187	0.032544	0.024901	0.017505	0.009862	0.002465	22
23	0.084566	0.076923	0.070020	0.062377	0.054980	0.047337	0.039941	0.032298	0.024655	0.017258	0.009615	0.002219	23
24	0.084319	0.076676	0.069773	0.062130	0.054734	0.047091	0.039694	0.032051	0.024408	0.017012	0.009369	0.001972	24
25	0.084073	0.076430	0.069527	0.061884	0.054487	0.046844	0.039448	0.031805	0.024162	0.016765	0.009122	0.001726	25
26	0.083826	0.076183	0.069280	0.061637	0.054241	0.046598	0.039201	0.031558	0.023915	0.016519	0.008876	0.001479	26
27	0.083580	0.075937	0.069033	0.061390	0.053994	0.046351	0.038955	0.031312	0.023669	0.016272	0.008629	0.001233	27
28	0.083333	0.075690	0.068787	0.061144	0.053747	0.046104	0.038708	0.031065	0.023422	0.016026	0.008383	0.000986	28
29	0.083087		0.068540	0.060897	0.053501	0.045858	0.038461	0.030818	0.023176	0.015779	0.008136	0.000740	29
30	0.082840		0.068294	0.060651	0.053254	0.045611	0.038215	0.030572	0.022929	0.015533	0.007890	0.000493	30
31	0.082594		0.068047		0.053008		0.037968	0.030325		0.015286		0.000247	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.828 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	0.088280	0.080782	0.074010	0.066512	0.059256	0.051759	0.044503	0.037005	0.029507	0.022251	0.014754	0.007498	01
02	0.088038	0.080540	0.073768	0.066270	0.059015	0.051517	0.044261	0.036763	0.029265	0.022010	0.014512	0.007256	02
03	0.087796	0.080299	0.073526	0.066029	0.058773	0.051275	0.044019	0.036521	0.029024	0.021768	0.014270	0.007014	03
04	0.087554	0.080057	0.073284	0.065787	0.058531	0.051033	0.043777	0.036279	0.028782	0.021526	0.014028	0.006772	04
05	0.087313	0.079815	0.073043	0.065545	0.058289	0.050791	0.043535	0.036038	0.028540	0.021284	0.013786	0.006530	05
06	0.087071	0.079573	0.072801	0.065303	0.058047	0.050549	0.043293	0.035796	0.028298	0.021042	0.013544	0.006288	06
07	0.086829	0.079331	0.072559	0.065061	0.057805	0.050308	0.043052	0.035554	0.028056	0.020800	0.013302	0.006047	07
08	0.086587	0.079089	0.072317	0.064819	0.057563	0.050066	0.042810	0.035312	0.027814	0.020558	0.013061	0.005805	08
09	0.086345	0.078847	0.072075	0.064577	0.057322	0.049824	0.042568	0.035070	0.027572	0.020316	0.012819	0.005563	09
10	0.086103	0.078605	0.071833	0.064336	0.057080	0.049582	0.042326	0.034828	0.027331	0.020075	0.012577	0.005321	10
11	0.085861	0.078364	0.071591	0.064094	0.056838	0.049340	0.042084	0.034586	0.027089	0.019833	0.012335	0.005079	11
12	0.085620	0.078122	0.071350	0.063852	0.056596	0.049098	0.041842	0.034345	0.026847	0.019591	0.012093	0.004837	12
13	0.085378	0.077880	0.071108	0.063610	0.056354	0.048856	0.041600	0.034103	0.026605	0.019349	0.011851	0.004595	13
14	0.085136	0.077638	0.070866	0.063368	0.056112	0.048614	0.041359	0.033861	0.026363	0.019107	0.011609	0.004354	14
15	0.084894	0.077396	0.070624	0.063126	0.055870	0.048373	0.041117	0.033619	0.026121	0.018865	0.011368	0.004112	15
16	0.084652	0.077154	0.070382	0.062884	0.055628	0.048131	0.040875	0.033377	0.025879	0.018623	0.011126	0.003870	16
17	0.084410	0.076912	0.070140	0.062643	0.055387	0.047889	0.040633	0.033135	0.025637	0.018382	0.010884	0.003628	17
18	0.084168	0.076671	0.069898	0.062401	0.055145	0.047647	0.040391	0.032893	0.025396	0.018140	0.010642	0.003386	18
19	0.083926	0.076429	0.069657	0.062159	0.054903	0.047405	0.040149	0.039182	0.025154	0.017898	0.010400	0.003144	19
20	0.083685	0.076187	0.069415	0.061917	0.054661	0.047163	0.039907	0.032410	0.024912	0.017656	0.010158	0.002902	20
21	0.083443	0.075945	0.069173	0.061675	0.054419	0.046921	0.039666	0.032168	0.024670	0.017414	0.009916	0.002660	21
22	0.083201	0.075703	0.068931	0.061433	0.054177	0.046680	0.039424	0.031926	0.024428	0.017172	0.009675	0.002419	22
23	0.082959	0.075461	0.068689	0.061191	0.053935	0.046438	0.039182	0.031684	0.024186	0.016930	0.009433	0.002177	23
24	0.082717	0.075219	0.068447	0.060949	0.053694	0.046196	0.038940	0.031442	0.023944	0.016689	0.009191	0.001935	24
25	0.082475	0.074978	0.068205	0.060708	0.053452	0.045954	0.038698	0.031200	0.023703	0.016447	0.008949	0.001693	25
26	0.082233	0.074736	0.067964	0.060466	0.053210	0.045712	0.038456	0.030958	0.023461	0.016205	0.008707	0.001451	26
27	0.081992	0.074494	0.067722	0.060224	0.052968	0.045470	0.038214	0.030717	0.023219	0.015963	0.008465	0.001209	27
28	0.081750	0.074252	0.067480	0.059982	0.052726	0.045228	0.037972	0.030475	0.022977	0.015721	0.008223	0.000967	28
29	0.081508		0.067238	0.059740	0.052484	0.044987	0.037731	0.030233	0.022735	0.015479	0.007981	0.000726	29
30	0.081266		0.066996	0.059498	0.052242	0.044745	0.037489	0.029991	0.022493	0.015237	0.007740	0.000484	30
31	0.081024		0.066754		0.052001		0.037247	0.029749		0.014996		0.000242	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.828 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
01	0.088280	0.080782	0.074010	0.066512	0.059256	0.051759	0.044503	0.037005	0.029507	0.022251	0.014754	0.007498	01
02	0.088038	0.080540	0.073768	0.066270	0.059015	0.051517	0.044261	0.036763	0.029265	0.022010	0.014512	0.007256	02
03	0.087796	0.080299	0.073526	0.066029	0.058773	0.051275	0.044019	0.036521	0.029024	0.021768	0.014270	0.007014	03
04	0.087554	0.080057	0.073284	0.065787	0.058531	0.051033	0.043777	0.036279	0.028782	0.021526	0.014028	0.006772	04
05	0.087313	0.079815	0.073043	0.065545	0.058289	0.050791	0.043535	0.036038	0.028540	0.021284	0.013786	0.006530	05
06	0.087071	0.079573	0.072801	0.065303	0.058047	0.050549	0.043293	0.035796	0.028298	0.021042	0.013544	0.006288	06
07	0.086829	0.079331	0.072559	0.065061	0.057805	0.050308	0.043052	0.035554	0.028056	0.020800	0.013302	0.006047	07
08	0.086587	0.079089	0.072317	0.064819	0.057563	0.050066	0.042810	0.035312	0.027814	0.020558	0.013061	0.005805	08
09	0.086345	0.078847	0.072075	0.064577	0.057322	0.049824	0.042568	0.035070	0.027572	0.020316	0.012819	0.005563	09
10	0.086103	0.078605	0.071833	0.064336	0.057080	0.049582	0.042326	0.034828	0.027331	0.020075	0.012577	0.005321	10
11	0.085861	0.078364	0.071591	0.064094	0.056838	0.049340	0.042084	0.034586	0.027089	0.019833	0.012335	0.005079	11
12	0.085620	0.078122	0.071350	0.063852	0.056596	0.049098	0.041842	0.034345	0.026847	0.019591	0.012093	0.004837	12
13	0.085378	0.077880	0.071108	0.063610	0.056354	0.048856	0.041600	0.034103	0.026605	0.019349	0.011851	0.004595	13
14	0.085136	0.077638	0.070866	0.063368	0.056112	0.048614	0.041359	0.033861	0.026363	0.019107	0.011609	0.004354	14
15	0.084894	0.077396	0.070624	0.063126	0.055870	0.048373	0.041117	0.033619	0.026121	0.018865	0.011368	0.004112	15
16	0.084652	0.077154	0.070382	0.062884	0.055628	0.048131	0.040875	0.033377	0.025879	0.018623	0.011126	0.003870	16
17	0.084410	0.076912	0.070140	0.062643	0.055387	0.047889	0.040633	0.033135	0.025637	0.018382	0.010884	0.003628	17
18	0.084168	0.076671	0.069898	0.062401	0.055145	0.047647	0.040391	0.032893	0.025396	0.018140	0.010642	0.003386	18
19	0.083926	0.076429	0.069657	0.062159	0.054903	0.047405	0.040149	0.039182	0.025154	0.017898	0.010400	0.003144	19
20	0.083685	0.076187	0.069415	0.061917	0.054661	0.047163	0.039907	0.032410	0.024912	0.017656	0.010158	0.002902	20
21	0.083443	0.075945	0.069173	0.061675	0.054419	0.046921	0.039666	0.032168	0.024670	0.017414	0.009916	0.002660	21
22	0.083201	0.075703	0.068931	0.061433	0.054177	0.046680	0.039424	0.031926	0.024428	0.017172	0.009675	0.002419	22
23	0.082959	0.075461	0.068689	0.061191	0.053935	0.046438	0.039182	0.031684	0.024186	0.016930	0.009433	0.002177	23
24	0.082717	0.075219	0.068447	0.060949	0.053694	0.046196	0.038940	0.031442	0.023944	0.016689	0.009191	0.001935	24
25	0.082475	0.074978	0.068205	0.060708	0.053452	0.045954	0.038698	0.031200	0.023703	0.016447	0.008949	0.001693	25
26	0.082233	0.074736	0.067964	0.060466	0.053210	0.045712	0.038456	0.030958	0.023461	0.016205	0.008707	0.001451	26
27	0.081992	0.074494	0.067722	0.060224	0.052968	0.045470	0.038214	0.030717	0.023219	0.015963	0.008465	0.001209	27
28	0.081750	0.074252	0.067480	0.059982	0.052726	0.045228	0.037972	0.030475	0.022977	0.015721	0.008223	0.000967	28
29	0.081508		0.067238	0.059740	0.052484	0.044987	0.037731	0.030233	0.022735	0.015479	0.007981	0.000726	29
30	0.081266		0.066996	0.059498	0.052242	0.044745	0.037489	0.029991	0.022493	0.015237	0.007740	0.000484	30
31	0.081024		0.066754		0.052001		0.037247	0.029749		0.014996		0.000242	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.542 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
1	0.085420	0.078165	0.071612	0.064358	0.057337	0.050082	0.043061	0.035806	0.028551	0.021531	0.014276	0.007255	01
2	0.085186	0.077931	0.071378	0.064124	0.057103	0.049848	0.042827	0.035572	0.028317	0.021296	0.014042	0.007021	02
3	0.084952	0.077697	0.071144	0.063889	0.056869	0.049614	0.042593	0.035338	0.028083	0.021062	0.013808	0.006787	03
4	0.084718	0.077463	0.070910	0.063655	0.056635	0.049380	0.042359	0.035104	0.027849	0.020828	0.013574	0.006553	04
5	0.084484	0.077229	0.070676	0.063421	0.056401	0.049146	0.042125	0.034870	0.027615	0.020594	0.013340	0.006319	05
6	0.084250	0.076995	0.070442	0.063187	0.056167	0.048912	0.041891	0.034636	0.027381	0.020360	0.013106	0.006085	06
7	0.084016	0.076761	0.070208	0.062953	0.055933	0.048678	0.041657	0.034402	0.027147	0.020126	0.012872	0.005851	07
8	0.083782	0.076527	0.069974	0.062719	0.055699	0.048444	0.041423	0.034168	0.026913	0.019892	0.012637	0.005617	08
9	0.083548	0.076293	0.069740	0.062485	0.055464	0.048210	0.041189	0.033934	0.026679	0.019658	0.012403	0.005383	09
10	0.083314	0.076059	0.069506	0.062251	0.055230	0.047976	0.040955	0.033700	0.026445	0.019424	0.012169	0.005149	10
11	0.083080	0.075825	0.069272	0.062017	0.054996	0.047742	0.040721	0.033466	0.026211	0.019190	0.011935	0.004915	11
12	0.082846	0.075591	0.069038	0.061783	0.054762	0.047508	0.040487	0.033232	0.025977	0.018956	0.011701	0.004681	12
13	0.082612	0.075357	0.068804	0.061549	0.054528	0.047274	0.040253	0.032998	0.025743	0.018722	0.011467	0.004447	13
14	0.082378	0.075123	0.068570	0.061315	0.054294	0.047040	0.040019	0.032764	0.025509	0.018488	0.011233	0.004212	14
15	0.082144	0.074889	0.068336	0.061081	0.054060	0.046805	0.039785	0.032530	0.025275	0.018254	0.010999	0.003978	15
16	0.081910	0.074655	0.068102	0.060847	0.053826	0.046571	0.039551	0.032296	0.025041	0.018020	0.010765	0.003744	16
17	0.081676	0.074421	0.067868	0.060613	0.053592	0.046337	0.039317	0.032062	0.024807	0.017786	0.010531	0.003510	17
18	0.081442	0.074187	0.067634	0.060379	0.053358	0.046103	0.039083	0.031828	0.024573	0.017552	0.010297	0.003276	18
19	0.081208	0.073953	0.067400	0.060145	0.053124	0.045869	0.038849	0.031594	0.024339	0.017318	0.010063	0.003042	19
20	0.080973	0.073719	0.067166	0.059911	0.052890	0.045635	0.038615	0.031360	0.024105	0.017084	0.009829	0.002808	20
21	0.080739	0.073485	0.066932	0.059677	0.052656	0.045401	0.038380	0.031126	0.023871	0.016850	0.009595	0.002574	21
22	0.080505	0.073251	0.066698	0.059443	0.052422	0.045167	0.038146	0.030892	0.023637	0.016616	0.009361	0.002340	22
23	0.080271	0.073017	0.066464	0.059209	0.052188	0.044933	0.037912	0.030658	0.023403	0.016382	0.009127	0.002106	23
24	0.080037	0.072783	0.066230	0.058975	0.051954	0.044699	0.037678	0.030424	0.023169	0.016148	0.008893	0.001872	24
25	0.079803	0.072548	0.065996	0.058741	0.051720	0.044465	0.037444	0.030190	0.022935	0.015914	0.008659	0.001638	25
26	0.079569	0.072314	0.065762	0.058507	0.051486	0.044231	0.037210	0.029956	0.022701	0.015680	0.008425	0.001404	26
27	0.079335	0.072080	0.065528	0.058273	0.051252	0.043997	0.036976	0.029721	0.022467	0.015446	0.008191	0.001170	27
28	0.079101	0.071846	0.065294	0.058039	0.051018	0.043763	0.036742	0.029487	0.022233	0.015212	0.007957	0.000936	28
29	0.078867	0.071612	0.065060	0.057805	0.050784	0.043529	0.036508	0.029253	0.021999	0.014978	0.007723	0.000702	29
30	0.078633		0.064826	0.057571	0.050550	0.043295	0.036274	0.029019	0.021765	0.014744	0.007489	0.000468	30
31	0.078399		0.064592		0.050316		0.036040	0.028785		0.014510		0.000234	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.667 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBE	OCTOBER	NOVEMBER	DECEMBER	DAY
1	0.086670	0.078165	0.071612	0.064358	0.057337	0.050082	0.043061	0.035806	0.028551	0.021531	0.014276	0.007255	01
2	0.085186	0.077931	0.071378	0.064124	0.057103	0.049848	0.042827	0.035572	0.028317	0.021296	0.014042	0.007021	02
3	0.084952	0.077697	0.071144	0.063889	0.056869	0.049614	0.042593	0.035338	0.028083	0.021062	0.013808	0.006787	03
4	0.084718	0.077463	0.070910	0.063655	0.056635	0.049380	0.042359	0.035104	0.027849	0.020828	0.013574	0.006553	04
5	0.084484	0.077229	0.070676	0.063421	0.056401	0.049146	0.042125	0.034870	0.027615	0.020594	0.013340	0.006319	05
6	0.084250	0.076995	0.070442	0.063187	0.056167	0.048912	0.041891	0.034636	0.027381	0.020360	0.013106	0.006085	06
7	0.084016	0.076761	0.070208	0.062953	0.055933	0.048678	0.041657	0.034402	0.027147	0.020126	0.012872	0.005851	07
8	0.083782	0.076527	0.069974	0.062719	0.055699	0.048444	0.041423	0.034168	0.026913	0.019892	0.012637	0.005617	08
9	0.083548	0.076293	0.069740	0.062485	0.055464	0.048210	0.041189	0.033934	0.026679	0.019658	0.012403	0.005383	09
10	0.083314	0.076059	0.069506	0.062251	0.055230	0.047976	0.040955	0.033700	0.026445	0.019424	0.012169	0.005149	10
11	0.083080	0.075825	0.069272	0.062017	0.054996	0.047742	0.040721	0.033466	0.026211	0.019190	0.011935	0.004915	11
12	0.082846	0.075591	0.069038	0.061783	0.054762	0.047508	0.040487	0.033232	0.025977	0.018956	0.011701	0.004681	12
13	0.082612	0.075357	0.068804	0.061549	0.054528	0.047274	0.040253	0.032998	0.025743	0.018722	0.011467	0.004447	13
14	0.082378	0.075123	0.068570	0.061315	0.054294	0.047040	0.040019	0.032764	0.025509	0.018488	0.011233	0.004212	14
15	0.082144	0.074889	0.068336	0.061081	0.054060	0.046805	0.039785	0.032530	0.025275	0.018254	0.010999	0.003978	15
16	0.081910	0.074655	0.068102	0.060847	0.053826	0.046571	0.039551	0.032296	0.025041	0.018020	0.010765	0.003744	16
17	0.081676	0.074421	0.067868	0.060613	0.053592	0.046337	0.039317	0.032062	0.024807	0.017786	0.010531	0.003510	17
18	0.081442	0.074187	0.067634	0.060379	0.053358	0.046103	0.039083	0.031828	0.024573	0.017552	0.010297	0.003276	18
19	0.081208	0.073953	0.067400	0.060145	0.053124	0.045869	0.038849	0.031594	0.024339	0.017318	0.010063	0.003042	19
20	0.080973	0.073719	0.067166	0.059911	0.052890	0.045635	0.038615	0.031360	0.024105	0.017084	0.009829	0.002808	20
21	0.080739	0.073485	0.066932	0.059677	0.052656	0.045401	0.038380	0.031126	0.023871	0.016850	0.009595	0.002574	21
22	0.080505	0.073251	0.066698	0.059443	0.052422	0.045167	0.038146	0.030892	0.023637	0.016616	0.009361	0.002340	22
23	0.080271	0.073017	0.066464	0.059209	0.052188	0.044933	0.037912	0.030658	0.023403	0.016382	0.009127	0.002106	23
24	0.080037	0.072783	0.066230	0.058975	0.051954	0.044699	0.037678	0.030424	0.023169	0.016148	0.008893	0.001872	24
25	0.079803	0.072548	0.065996	0.058741	0.051720	0.044465	0.037444	0.030190	0.022935	0.015914	0.008659	0.001638	25
26	0.079569	0.072314	0.065762	0.058507	0.051486	0.044231	0.037210	0.029956	0.022701	0.015680	0.008425	0.001404	26
27	0.079335	0.072080	0.065528	0.058273	0.051252	0.043997	0.036976	0.029721	0.022467	0.015446	0.008191	0.001170	27
28	0.079101	0.071846	0.065294	0.058039	0.051018	0.043763	0.036742	0.029487	0.022233	0.015212	0.007957	0.000936	28
29	0.078867	0.071612	0.065060	0.057805	0.050784	0.043529	0.036508	0.029253	0.021999	0.014978	0.007723	0.000702	29
30	0.078633		0.064826	0.057571	0.050550	0.043295	0.036274	0.029019	0.021765	0.014744	0.007489	0.000468	30
31	0.078399		0.064592		0.050316		0.036040	0.028785		0.014510		0.000234	31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.469 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
1	0.084690	0.077497	0.071000	0.063808	0.056847	0.049654	0.042693	0.035500	0.028307	0.021347	0.014154	0.007193	01
2	0.084458	0.077265	0.070768	0.063576	0.056615	0.049422	0.042461	0.035268	0.028075	0.021114	0.013922	0.006961	02
3	0.084226	0.077033	0.070536	0.063343	0.056383	0.049190	0.042229	0.035036	0.027843	0.020882	0.013690	0.006729	03
4	0.083994	0.076801	0.070304	0.063111	0.056151	0.048958	0.041997	0.034804	0.027611	0.020650	0.013458	0.006497	04
5	0.083762	0.076569	0.070072	0.062879	0.055919	0.048726	0.041765	0.034572	0.027379	0.020418	0.013226	0.006265	05
6	0.083530	0.076337	0.069840	0.062647	0.055687	0.048494	0.041533	0.034340	0.027147	0.020186	0.012994	0.006033	06
7	0.083298	0.076105	0.069608	0.062415	0.055455	0.048262	0.041301	0.034108	0.026915	0.019954	0.012762	0.005801	07
8	0.083066	0.075873	0.069376	0.062183	0.055223	0.048030	0.041069	0.033876	0.026683	0.019722	0.012529	0.005569	08
9	0.082834	0.075641	0.069144	0.061951	0.054990	0.047798	0.040837	0.033644	0.026451	0.019490	0.012297	0.005337	09
10	0.082602	0.075409	0.068912	0.061719	0.054758	0.047566	0.040605	0.033412	0.026219	0.019258	0.012065	0.005105	10
11	0.082370	0.075177	0.068680	0.061487	0.054526	0.047334	0.040373	0.033180	0.025987	0.019026	0.011833	0.004873	11
12	0.082138	0.074945	0.068448	0.061255	0.054294	0.047102	0.040141	0.032948	0.025755	0.018794	0.011601	0.004641	12
13	0.081906	0.074713	0.068216	0.061023	0.054062	0.046870	0.039909	0.032716	0.025523	0.018562	0.011369	0.004409	13
14	0.081674	0.074481	0.067984	0.060791	0.053830	0.046638	0.039677	0.032484	0.025291	0.018330	0.011137	0.004176	14
15	0.081442	0.074249	0.067752	0.060559	0.053598	0.046405	0.039445	0.032252	0.025059	0.018098	0.010905	0.003944	15
16	0.081210	0.074017	0.067520	0.060327	0.053366	0.046173	0.039213	0.032020	0.024827	0.017866	0.010673	0.003712	16
17	0.080978	0.073785	0.067288	0.060095	0.053134	0.045941	0.038981	0.031788	0.024595	0.017634	0.010441	0.003480	17
18	0.080746	0.073553	0.067056	0.059863	0.052902	0.045709	0.038749	0.031556	0.024363	0.017402	0.010209	0.003248	18
19	0.080514	0.073321	0.066824	0.059631	0.052670	0.045477	0.038517	0.031324	0.024131	0.017170	0.009977	0.003016	19
20	0.080281	0.073089	0.066592	0.059399	0.052438	0.045245	0.038285	0.031092	0.023899	0.016938	0.009745	0.002784	20
21	0.080049	0.072857	0.066360	0.059167	0.052206	0.045013	0.038052	0.030860	0.023667	0.016706	0.009513	0.002552	21
22	0.079817	0.072625	0.066128	0.058935	0.051974	0.044781	0.037820	0.030628	0.023435	0.016474	0.009281	0.002320	22
23	0.079585	0.072393	0.065896	0.058703	0.051742	0.044549	0.037588	0.030396	0.023203	0.016242	0.009049	0.002088	23
24	0.079353	0.072161	0.065664	0.058471	0.051510	0.044317	0.037356	0.030164	0.022971	0.016010	0.008817	0.001856	24
25	0.079121	0.071928	0.065432	0.058239	0.051278	0.044085	0.037124	0.029932	0.022739	0.015778	0.008585	0.001624	25
26	0.078889	0.071696	0.065200	0.058007	0.051046	0.043853	0.036892	0.029700	0.022507	0.015546	0.008353	0.001392	26
27	0.078657	0.071464	0.064968	0.057775	0.050814	0.043621	0.036660	0.029467	0.022275	0.015314	0.008121	0.001160	27
28	0.078425	0.071232	0.064736	0.057543	0.050582	0.043389	0.036428	0.029235	0.022043	0.015082	0.007889	0.000928	28
29	0.078193	0.071000	0.064504	0.057311	0.050350	0.043157	0.036196	0.029003	0.021811	0.014850	0.007657	0.000696	29
30	0.077961		0.064272	0.057079	0.050118	0.042925	0.035964	0.028771	0.021579	0.014618	0.007425	0.000464	30
31	0.077729		0.064040		0.049886		0.035732	0.028539		0.014386		0.000232	31
		334	306	275	245	214	184	153	122	92	61	31	

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.594 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
1	0.085940	0.077497	0.071000	0.063808	0.056847	0.049654	0.042693	0.035500	0.028307	0.021347	0.014154	0.007193	01
2	0.084458	0.077265	0.070768	0.063576	0.056615	0.049422	0.042461	0.035268	0.028075	0.021114	0.013922	0.006961	02
3	0.084226	0.077033	0.070536	0.063343	0.056383	0.049190	0.042229	0.035036	0.027843	0.020882	0.013690	0.006729	03
4	0.083994	0.076801	0.070304	0.063111	0.056151	0.048958	0.041997	0.034804	0.027611	0.020650	0.013458	0.006497	04
5	0.083762	0.076569	0.070072	0.062879	0.055919	0.048726	0.041765	0.034572	0.027379	0.020418	0.013226	0.006265	05
6	0.083530	0.076337	0.069840	0.062647	0.055687	0.048494	0.041533	0.034340	0.027147	0.020186	0.012994	0.006033	06
7	0.083298	0.076105	0.069608	0.062415	0.055455	0.048262	0.041301	0.034108	0.026915	0.019954	0.012762	0.005801	07
8	0.083066	0.075873	0.069376	0.062183	0.055223	0.048030	0.041069	0.033876	0.026683	0.019722	0.012529	0.005569	08
9	0.082834	0.075641	0.069144	0.061951	0.054990	0.047798	0.040837	0.033644	0.026451	0.019490	0.012297	0.005337	09
10	0.082602	0.075409	0.068912	0.061719	0.054758	0.047566	0.040605	0.033412	0.026219	0.019258	0.012065	0.005105	10
11	0.082370	0.075177	0.068680	0.061487	0.054526	0.047334	0.040373	0.033180	0.025987	0.019026	0.011833	0.004873	11
12	0.082138	0.074945	0.068448	0.061255	0.054294	0.047102	0.040141	0.032948	0.025755	0.018794	0.011601	0.004641	12
13	0.081906	0.074713	0.068216	0.061023	0.054062	0.046870	0.039909	0.032716	0.025523	0.018562	0.011369	0.004409	13
14	0.081674	0.074481	0.067984	0.060791	0.053830	0.046638	0.039677	0.032484	0.025291	0.018330	0.011137	0.004176	14
15	0.081442	0.074249	0.067752	0.060559	0.053598	0.046405	0.039445	0.032252	0.025059	0.018098	0.010905	0.003944	15
16	0.081210	0.074017	0.067520	0.060327	0.053366	0.046173	0.039213	0.032020	0.024827	0.017866	0.010673	0.003712	16
17	0.080978	0.073785	0.067288	0.060095	0.053134	0.045941	0.038981	0.031788	0.024595	0.017634	0.010441	0.003480	17
18	0.080746	0.073553	0.067056	0.059863	0.052902	0.045709	0.038749	0.031556	0.024363	0.017402	0.010209	0.003248	18
19	0.080514	0.073321	0.066824	0.059631	0.052670	0.045477	0.038517	0.031324	0.024131	0.017170	0.009977	0.003016	19
20	0.080281	0.073089	0.066592	0.059399	0.052438	0.045245	0.038285	0.031092	0.023899	0.016938	0.009745	0.002784	20
21	0.080049	0.072857	0.066360	0.059167	0.052206	0.045013	0.038052	0.030860	0.023667	0.016706	0.009513	0.002552	21
22	0.079817	0.072625	0.066128	0.058935	0.051974	0.044781	0.037820	0.030628	0.023435	0.016474	0.009281	0.002320	22
23	0.079585	0.072393	0.065896	0.058703	0.051742	0.044549	0.037588	0.030396	0.023203	0.016242	0.009049	0.002088	23
24	0.079353	0.072161	0.065664	0.058471	0.051510	0.044317	0.037356	0.030164	0.022971	0.016010	0.008817	0.001856	24
25	0.079121	0.071928	0.065432	0.058239	0.051278	0.044085	0.037124	0.029932	0.022739	0.015778	0.008585	0.001624	25
26	0.078889	0.071696	0.065200	0.058007	0.051046	0.043853	0.036892	0.029700	0.022507	0.015546	0.008353	0.001392	26
27	0.078657	0.071464	0.064968	0.057775	0.050814	0.043621	0.036660	0.029467	0.022275	0.015314	0.008121	0.001160	27
28	0.078425	0.071232	0.064736	0.057543	0.050582	0.043389	0.036428	0.029235	0.022043	0.015082	0.007889	0.000928	28
29	0.078193	0.071000	0.064504	0.057311	0.050350	0.043157	0.036196	0.029003	0.021811	0.014850	0.007657	0.000696	29
30	0.077961		0.064272	0.057079	0.050118	0.042925	0.035964	0.028771	0.021579	0.014618	0.007425	0.000464	30
31	0.077729		0.064040		0.049886		0.035732	0.028539		0.014386		0.000232	31
			334	306	275	245	214	184	153	122	92	61	31



RD Instruction 440.1  
Exhibit C-107

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 8.375 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
1	0.083750	0.076637	0.070212	0.063099	0.056216	0.049103	0.042219	0.035106	0.027993	0.021110	0.013997	0.007113	01
2	0.083521	0.076408	0.069983	0.062870	0.055886	0.048873	0.041990	0.034877	0.027764	0.020880	0.013767	0.006884	02
3	0.083291	0.076178	0.069753	0.062640	0.055757	0.048644	0.041760	0.034647	0.027534	0.020651	0.013538	0.006654	03
4	0.083062	0.075949	0.069524	0.062411	0.055527	0.048414	0.041531	0.034418	0.027305	0.020421	0.013308	0.006425	04
5	0.082832	0.075719	0.069295	0.062182	0.055298	0.048185	0.041301	0.034188	0.027075	0.020192	0.013079	0.006195	05
6	0.082603	0.075490	0.069065	0.061952	0.055068	0.047955	0.041072	0.033959	0.026846	0.019962	0.012849	0.005966	06
7	0.082373	0.075260	0.068836	0.061723	0.054839	0.047726	0.040842	0.033729	0.026616	0.019733	0.012620	0.005736	07
8	0.082144	0.075031	0.068606	0.061493	0.054610	0.047497	0.040613	0.033500	0.026387	0.019503	0.012390	0.005507	08
9	0.081914	0.074801	0.068377	0.061264	0.054380	0.047267	0.040384	0.033271	0.026158	0.019274	0.012161	0.005277	09
10	0.081685	0.074572	0.068147	0.061034	0.054151	0.047038	0.040154	0.033041	0.025928	0.019045	0.011932	0.005048	10
11	0.081455	0.074342	0.067918	0.060805	0.053921	0.046808	0.039925	0.032812	0.025699	0.018815	0.011702	0.004818	11
12	0.081226	0.074113	0.067688	0.060575	0.053692	0.046579	0.039695	0.032582	0.025469	0.018586	0.011473	0.004589	12
13	0.080997	0.073884	0.067459	0.060346	0.053462	0.046349	0.039466	0.032353	0.025240	0.018356	0.011243	0.004360	13
14	0.080767	0.073654	0.067229	0.060116	0.053233	0.046120	0.039236	0.032123	0.025010	0.018127	0.011014	0.004130	14
15	0.080538	0.073425	0.067000	0.059887	0.053003	0.045890	0.039007	0.031894	0.024781	0.017897	0.010784	0.003901	15
16	0.080308	0.073195	0.066771	0.059658	0.052774	0.045661	0.038777	0.031664	0.024551	0.017668	0.010555	0.003671	16
17	0.080079	0.072966	0.066541	0.059428	0.052545	0.045432	0.038548	0.031435	0.024322	0.017438	0.010325	0.003442	17
18	0.079849	0.072736	0.066312	0.059199	0.052315	0.045202	0.038318	0.031205	0.024092	0.017209	0.010096	0.003212	18
19	0.079620	0.072507	0.066082	0.058969	0.052086	0.044973	0.038089	0.030976	0.023863	0.016979	0.009866	0.002983	19
20	0.079390	0.072277	0.065853	0.058740	0.051856	0.044743	0.037860	0.030747	0.023634	0.016750	0.009637	0.002753	20
21	0.079161	0.072048	0.065623	0.058510	0.051627	0.044514	0.037630	0.030517	0.023404	0.016521	0.009408	0.002524	21
22	0.078932	0.071818	0.065394	0.058281	0.051397	0.044284	0.037401	0.030288	0.023175	0.016291	0.009178	0.002295	22
23	0.078702	0.071589	0.065164	0.058051	0.051168	0.044055	0.037171	0.030058	0.022945	0.016062	0.008949	0.002065	23
24	0.078473	0.071360	0.064935	0.057822	0.050938	0.043825	0.036942	0.029829	0.022716	0.015832	0.008719	0.001836	24
25	0.078243	0.071130	0.064705	0.057592	0.050709	0.043596	0.036712	0.029599	0.022486	0.015603	0.008490	0.001606	25
26	0.078014	0.070901	0.064476	0.057363	0.050479	0.043366	0.036483	0.029370	0.022257	0.015373	0.008260	0.001377	26
27	0.077784	0.070671	0.064247	0.057134	0.050250	0.043137	0.036253	0.029140	0.022027	0.015144	0.008031	0.001147	27
28	0.077555	0.070442	0.064017	0.056904	0.050021	0.042908	0.036024	0.028911	0.021798	0.014914	0.007801	0.000918	28
29	0.077325	0.070212	0.063788	0.056675	0.049791	0.042678	0.035795	0.028682	0.021568	0.014685	0.007572	0.000688	29
30	0.077096	0.070086	0.063558	0.056445	0.049562	0.042449	0.035565	0.028452	0.021339	0.014455	0.007342	0.000459	30
31	0.076866	0.069866	0.063329	0.056215	0.049332	0.042223	0.035336	0.028223	0.021110	0.014226	0.007113	0.000229	31

334 306 275 245 214 184 153 122 92 61 31

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 7.625 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
1	0.076250	0.069774	0.063925	0.057449	0.051182	0.044705	0.038438	0.031962	0.025486	0.019219	0.012743	0.006476	01
2	0.076041	0.069565	0.063716	0.057240	0.050973	0.044497	0.038229	0.031753	0.025277	0.019010	0.012534	0.006267	02
3	0.075832	0.069356	0.063507	0.057031	0.050764	0.044288	0.038021	0.031545	0.025068	0.018801	0.012325	0.006058	03
4	0.075623	0.069147	0.063298	0.056822	0.050555	0.044079	0.037812	0.031336	0.024860	0.018592	0.012116	0.005849	04
5	0.075414	0.068938	0.063089	0.056613	0.050346	0.043870	0.037603	0.031127	0.024651	0.018384	0.011908	0.005640	05
6	0.075205	0.068729	0.062880	0.056404	0.050137	0.043661	0.037394	0.030918	0.024442	0.018175	0.011699	0.005432	06
7	0.074997	0.068521	0.062671	0.056195	0.049928	0.043452	0.037185	0.030709	0.024233	0.017966	0.011490	0.005223	07
8	0.074788	0.068312	0.062462	0.055986	0.049719	0.043243	0.036976	0.030500	0.024024	0.017757	0.011281	0.005014	08
9	0.074579	0.068103	0.062253	0.055777	0.049510	0.043034	0.036767	0.030291	0.023815	0.017548	0.011072	0.004805	09
10	0.074370	0.067894	0.062045	0.055568	0.049301	0.042825	0.036558	0.030082	0.023606	0.017339	0.010863	0.004596	10
11	0.074161	0.067685	0.061836	0.055360	0.049092	0.042616	0.036349	0.029873	0.023397	0.017130	0.010654	0.004387	11
12	0.073952	0.067476	0.061627	0.055151	0.048884	0.042408	0.036140	0.029664	0.023188	0.016921	0.010445	0.004178	12
13	0.073743	0.067267	0.061418	0.054942	0.048675	0.042199	0.035932	0.029455	0.022979	0.016712	0.010236	0.003969	13
14	0.073534	0.067058	0.061209	0.054733	0.048466	0.041990	0.035723	0.029247	0.022771	0.016503	0.010027	0.003760	14
15	0.073325	0.066849	0.061000	0.054524	0.048257	0.041781	0.035514	0.029038	0.022562	0.016295	0.009818	0.003551	15
16	0.073116	0.066640	0.060791	0.054315	0.048048	0.041572	0.035305	0.028829	0.022353	0.016086	0.009610	0.003342	16
17	0.072908	0.066432	0.060582	0.054106	0.047839	0.041363	0.035096	0.028620	0.022144	0.015877	0.009401	0.003134	17
18	0.072699	0.066223	0.060373	0.053897	0.047630	0.041154	0.034887	0.028411	0.021935	0.015668	0.009192	0.002925	18
19	0.072490	0.066014	0.060164	0.053688	0.047421	0.040945	0.034678	0.028202	0.021726	0.015459	0.008983	0.002716	19
20	0.072281	0.065805	0.059955	0.053479	0.047212	0.040736	0.034469	0.027993	0.021517	0.015250	0.008774	0.002507	20
21	0.072072	0.065596	0.059747	0.053271	0.047003	0.040527	0.034260	0.027784	0.021308	0.015041	0.008565	0.002298	21
22	0.071863	0.065387	0.059538	0.053062	0.046795	0.040318	0.034051	0.027575	0.021099	0.014832	0.008356	0.002089	22
23	0.071654	0.065178	0.059329	0.052853	0.046586	0.040110	0.033842	0.027366	0.020890	0.014623	0.008147	0.001880	23
24	0.071445	0.064969	0.059120	0.052644	0.046377	0.039901	0.033634	0.027158	0.020682	0.014414	0.007938	0.001671	24
25	0.071236	0.064760	0.058911	0.052435	0.046168	0.039692	0.033425	0.026949	0.020473	0.014205	0.007729	0.001462	25
26	0.071027	0.064551	0.058702	0.052226	0.045959	0.039483	0.033216	0.026740	0.020264	0.013997	0.007521	0.001253	26
27	0.070818	0.064342	0.058493	0.052017	0.045750	0.039274	0.033007	0.026531	0.020055	0.013788	0.007312	0.001045	27
28	0.070610	0.064134	0.058284	0.051808	0.045541	0.039065	0.032798	0.026322	0.019846	0.013579	0.007103	0.000836	28
29	0.070401	0.063925	0.058075	0.051599	0.045332	0.038856	0.032589	0.026113	0.019637	0.013370	0.006894	0.000627	29
30	0.070192		0.057866	0.051390	0.045123	0.038647	0.032380	0.025904	0.019428	0.013161	0.006685	0.000418	30
31	0.069983		0.057658		0.044914		0.032171	0.025695		0.012952		0.000209	31
		334	306	275	245	214	184	153	122	92	61	31	

FACTORS FOR COMPUTING INTEREST CHARGE ON \$1.00  
AT 7.750 PERCENT BETWEEN A GIVEN DATE AND JANUARY 1

DAY	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	DAY
1	0.077500	0.070918	0.064973	0.058390	0.052021	0.045438	0.039068	0.032486	0.025904	0.019534	0.012952	0.006582	01
2	0.077288	0.070705	0.064760	0.058178	0.051808	0.045226	0.038856	0.032274	0.025692	0.019322	0.012740	0.006370	02
3	0.077075	0.070493	0.064548	0.057966	0.051596	0.045014	0.038644	0.032062	0.025479	0.019110	0.012527	0.006158	03
4	0.076863	0.070281	0.064336	0.057753	0.051384	0.044801	0.038432	0.031849	0.025267	0.018897	0.012315	0.005945	04
5	0.076651	0.070068	0.064123	0.057541	0.051171	0.044589	0.038219	0.031637	0.025055	0.018685	0.012103	0.005733	05
6	0.076438	0.069856	0.063911	0.057329	0.050959	0.044377	0.038007	0.031425	0.024842	0.018473	0.011890	0.005521	06
7	0.076226	0.069644	0.063699	0.057116	0.050747	0.044164	0.037795	0.031212	0.024630	0.018260	0.011678	0.005308	07
8	0.076014	0.069432	0.063486	0.056904	0.050534	0.043952	0.037582	0.031000	0.024418	0.018048	0.011466	0.005096	08
9	0.075801	0.069219	0.063274	0.056692	0.050322	0.043740	0.037370	0.030788	0.024205	0.017836	0.011253	0.004884	09
10	0.075589	0.069007	0.063062	0.056479	0.050110	0.043527	0.037158	0.030575	0.023993	0.017623	0.011041	0.004671	10
11	0.075377	0.068795	0.062849	0.056267	0.049897	0.043315	0.036945	0.030363	0.023781	0.017411	0.010829	0.004459	11
12	0.075164	0.068582	0.062637	0.056055	0.049685	0.043103	0.036733	0.030151	0.023568	0.017199	0.010616	0.004247	12
13	0.074952	0.068370	0.062425	0.055842	0.049473	0.042890	0.036521	0.029938	0.023356	0.016986	0.010404	0.004034	13
14	0.074740	0.068158	0.062212	0.055630	0.049260	0.042678	0.036308	0.029726	0.023144	0.016774	0.010192	0.003822	14
15	0.074527	0.067945	0.062000	0.055418	0.049048	0.042466	0.036096	0.029514	0.022932	0.016562	0.009979	0.003610	15
16	0.074315	0.067733	0.061788	0.055205	0.048836	0.042253	0.035884	0.029301	0.022719	0.016349	0.009767	0.003397	16
17	0.074103	0.067521	0.061575	0.054993	0.048623	0.042041	0.035671	0.029089	0.022507	0.016137	0.009555	0.003185	17
18	0.073890	0.067308	0.061363	0.054781	0.048411	0.041829	0.035459	0.028877	0.022295	0.015925	0.009342	0.002973	18
19	0.073678	0.067096	0.061151	0.054568	0.048199	0.041616	0.035247	0.028664	0.022082	0.015712	0.009130	0.002760	19
20	0.073466	0.066884	0.060938	0.054356	0.047986	0.041404	0.035034	0.028452	0.021870	0.015500	0.008918	0.002548	20
21	0.073253	0.066671	0.060726	0.054144	0.047774	0.041192	0.034822	0.028240	0.021658	0.015288	0.008705	0.002336	21
22	0.073041	0.066459	0.060514	0.053932	0.047562	0.040979	0.034610	0.028027	0.021445	0.015075	0.008493	0.002123	22
23	0.072829	0.066247	0.060301	0.053719	0.047349	0.040767	0.034397	0.027815	0.021233	0.014863	0.008281	0.001911	23
24	0.072616	0.066034	0.060089	0.053507	0.047137	0.040555	0.034185	0.027603	0.021021	0.014651	0.008068	0.001699	24
25	0.072404	0.065822	0.059877	0.053295	0.046925	0.040342	0.033973	0.027390	0.020808	0.014438	0.007856	0.001486	25
26	0.072192	0.065610	0.059664	0.053082	0.046712	0.040130	0.033760	0.027178	0.020596	0.014226	0.007644	0.001274	26
27	0.071979	0.065397	0.059452	0.052870	0.046500	0.039918	0.033548	0.026966	0.020384	0.014014	0.007432	0.001062	27
28	0.071767	0.065185	0.059240	0.052658	0.046288	0.039705	0.033336	0.026753	0.020171	0.013801	0.007219	0.000849	28
29	0.071555	0.064973	0.059027	0.052445	0.046075	0.039493	0.033123	0.026541	0.019959	0.013589	0.007007	0.000637	29
30	0.071342		0.058815	0.052233	0.045863	0.039281	0.032911	0.026329	0.019747	0.013377	0.006795	0.000425	30
31	0.071130		0.058603		0.045651		0.032699	0.026116		0.013164		0.000212	31
		334	306	275	245	214	184	153	122	92	61	31	

FmHA Instruction  
Exhibit r-19

AMORTIZATION SCHEDULE FOR 10.8980

NO. PMTS.	BI-MTHLY FACTOR	QUARTERLY FACTOR	ANNUAL FACTOR	NO. YEARS	NO. MONTHS	MONTHLY FACTOR	SEMI-ANNUAL FACTOR	NO. MONTHS	MONTHLY FACTOR
1	1.01816	0.26726	1.10898	1	12	0.08834	0.54123	1	1.00908
2	0.51367	0.14081	0.58315	2	24	0.04657	0.28496	2	0.50683
3	0.34552	0.09882	0.40849	3	36	0.03270	0.19986	3	0.33941
4	0.26146	0.07795	0.32163	4	48	0.02580	0.15755	4	0.25571
5	0.21103	0.06552	0.26988	5	60	0.02170	0.13235	5	0.20549
6	0.17743	0.05731	0.23569	6	72	0.01899	0.11571	6	0.17201
7	0.15343	0.05152	0.21152	7	84	0.01707	0.10395	7	0.14810
8	0.13544	0.04723	0.19362	8	96	0.01566	0.09525	8	0.13017
9	0.12145	0.04395	0.17989	9	108	0.01457	0.08858	9	0.11622
10	0.11026	0.04136	0.16908	10	120	0.01372	0.08333	10	0.10507
11	0.10112	0.03929	0.16039	11	132	0.01304	0.07912	11	0.09594
12	0.09350	0.03759	0.15328	12	144	0.01248	0.07567	12	0.08834
13	0.08706	0.03619	0.14740	13	156	0.01202	0.07282	13	0.08191
14	0.08154	0.03502	0.14246	14	168	0.01163	0.07044	14	0.07639
15	0.07677	0.03403	0.13829	15	180	0.01131	0.06842	15	0.07162
16	0.07259	0.03319	0.13473	16	192	0.01103	0.06671	16	0.06744
17	0.06891	0.03247	0.13167	17	204	0.01079	0.06523	17	0.06375
18	0.06563	0.03185	0.12903	18	216	0.01059	0.06397	18	0.06048
19	0.06271	0.03131	0.12674	19	228	0.01041	0.06287	19	0.05755
20	0.06008	0.03084	0.12474	20	240	0.01026	0.06191	20	0.05491
21	0.05771	0.03043	0.12300	21	252	0.01012	0.06107	21	0.05252
22	0.05555	0.03007	0.12146	22	264	0.01001	0.06034	22	0.05036
23	0.05358	0.02976	0.12011	23	276	0.00990	0.05969	23	0.04838
24	0.05178	0.02948	0.11892	24	288	0.00981	0.05913	24	0.04657
25	0.05013	0.02924	0.11786	25	300	0.00973	0.05862	25	0.04490
26	0.04860	0.02902	0.11693	26	312	0.00966	0.05818	26	0.04336
27	0.04719	0.02883	0.11609	27	324	0.00960	0.05779	27	0.04194
28	0.04588	0.02866	0.11536	28	336	0.00954	0.05744	28	0.04061
29	0.04467	0.02851	0.11470	29	348	0.00949	0.05713	29	0.03938
30	0.04354	0.02838	0.11411	30	360	0.00945	0.05685	30	0.03824
31	0.04248	0.02826	0.11358	31	372	0.00941	0.05660	31	0.03716
32	0.04149	0.02815	0.11311	32	384	0.00938	0.05638	32	0.03616
33	0.04056	0.02806	0.11270	33	396	0.00935	0.05619	33	0.03521
34	0.03969	0.02797	0.11232	34	408	0.00932	0.05601	34	0.03432
35	0.03886	0.02790	0.11198	35	420	0.00930	0.05586	35	0.03349
36	0.03809	0.02783	0.11168	36	432	0.00927	0.05572	36	0.03270
37	0.03736	0.02777	0.11141	37	444	0.00925	0.05559	37	0.03195
38	0.03667	0.02772	0.11117	38	456	0.00924	0.05548	38	0.03124
39	0.03601	0.02767	0.11095	39	468	0.00922	0.05538	39	0.03057
40	0.03539	0.02762	0.11075	40	480	0.00921	0.05529	40	0.02993
41	0.03480	0.02759	0.11058	41	492	0.00919	0.05521	41	0.02933
42	0.03425	0.02755	0.11042	42	504	0.00918	0.05513	42	0.02875
43	0.03371	0.02752	0.11028	43	516	0.00917	0.05507	43	0.02820
44	0.03321	0.02749	0.11015	44	528	0.00916	0.05501	44	0.02768
45	0.03272	0.02747	0.11003	45	540	0.00916	0.05496	45	0.02718
46	0.03226	0.02745	0.10993	46	552	0.00915	0.05491	46	0.02670
47	0.03182	0.02743	0.10983	47	564	0.00914	0.05487	47	0.02624
48	0.03140	0.02741	0.10975	48	576	0.00914	0.05483	48	0.02580
49	0.03100	0.02739	0.10967	49	588	0.00913	0.05480	49	0.02538
50	0.03061	0.02738	0.10961	50	600	0.00913	0.05477	50	0.02498

(1-4-85) SPECIAL PN

AMORTIZATION SCHEDULE FOR 11, 1950

NO. PMTS.	BI-MTHLY		QUARTERLY		ANNUAL		NO. YEARS	NO. MONTHS	MONTHLY FACTOR	SEMI-ANNUAL FACTOR	NO. MONTHS	MONTHLY FACTOR
	FACTOR	NO.	FACTOR	NO.	FACTOR	NO.						
1	0.1865	1	0.2674	1	1.1195	1	12	0.08848	0.54237	1	0.08848	
2	0.51404	2	0.14125	2	0.58545	2	24	0.04670	0.28594	2	0.04670	
3	0.34585	3	0.09926	3	0.41061	3	36	0.03284	0.20080	3	0.03284	
4	0.26177	4	0.07840	4	0.32367	4	48	0.02595	0.15849	4	0.02595	
5	0.21134	5	0.06598	5	0.27190	5	60	0.02184	0.13329	5	0.02184	
6	0.17772	6	0.05778	6	0.23771	6	72	0.01914	0.11666	6	0.01914	
7	0.15372	7	0.05200	7	0.21356	7	84	0.01723	0.10492	7	0.01723	
8	0.13573	8	0.04772	8	0.19568	8	96	0.01582	0.09624	8	0.01582	
9	0.12174	9	0.04444	9	0.18198	9	108	0.01474	0.08959	9	0.01474	
10	0.11055	10	0.04187	10	0.17120	10	120	0.01389	0.08436	10	0.01389	
11	0.10140	11	0.03981	11	0.16254	11	132	0.01321	0.08017	11	0.01321	
12	0.09379	12	0.03813	12	0.15547	12	144	0.01266	0.07675	12	0.01266	
13	0.08735	13	0.03674	13	0.14961	13	156	0.01220	0.07392	13	0.01220	
14	0.08183	14	0.03557	14	0.14471	14	168	0.01182	0.07155	14	0.01182	
15	0.07705	15	0.03459	15	0.14057	15	180	0.01149	0.06955	15	0.01149	
16	0.07287	16	0.03376	16	0.13704	16	192	0.01122	0.06785	16	0.01122	
17	0.06919	17	0.03305	17	0.13402	17	204	0.01099	0.06640	17	0.01099	
18	0.06592	18	0.03244	18	0.13141	18	216	0.01078	0.06515	18	0.01078	
19	0.06300	19	0.03191	19	0.12915	19	228	0.01061	0.06407	19	0.01061	
20	0.06037	20	0.03145	20	0.12719	20	240	0.01046	0.06313	20	0.01046	
21	0.05800	21	0.03105	21	0.12547	21	252	0.01033	0.06230	21	0.01033	
22	0.05584	22	0.03070	22	0.12396	22	264	0.01021	0.06159	22	0.01021	
23	0.05388	23	0.03039	23	0.12264	23	276	0.01011	0.06096	23	0.01011	
24	0.05208	24	0.03012	24	0.12147	24	288	0.01003	0.06040	24	0.01003	
25	0.05042	25	0.02988	25	0.12044	25	300	0.00995	0.05991	25	0.00995	
26	0.04890	26	0.02967	26	0.11953	26	312	0.00988	0.05948	26	0.00988	
27	0.04749	27	0.02949	27	0.11872	27	324	0.00982	0.05910	27	0.00982	
28	0.04618	28	0.02932	28	0.11800	28	336	0.00977	0.05876	28	0.00977	
29	0.04497	29	0.02918	29	0.11736	29	348	0.00972	0.05846	29	0.00972	
30	0.04384	30	0.02905	30	0.11680	30	360	0.00968	0.05820	30	0.00968	
31	0.04278	31	0.02894	31	0.11629	31	372	0.00964	0.05796	31	0.00964	
32	0.04179	32	0.02883	32	0.11584	32	384	0.00961	0.05775	32	0.00961	
33	0.04086	33	0.02874	33	0.11543	33	396	0.00958	0.05756	33	0.00958	
34	0.03999	34	0.02866	34	0.11507	34	408	0.00955	0.05739	34	0.00955	
35	0.03917	35	0.02859	35	0.11475	35	420	0.00953	0.05724	35	0.00953	
36	0.03840	36	0.02853	36	0.11446	36	432	0.00951	0.05711	36	0.00951	
37	0.03767	37	0.02847	37	0.11421	37	444	0.00949	0.05699	37	0.00949	
38	0.03698	38	0.02842	38	0.11398	38	456	0.00947	0.05689	38	0.00947	
39	0.03633	39	0.02838	39	0.11377	39	468	0.00946	0.05679	39	0.00946	
40	0.03571	40	0.02833	40	0.11358	40	480	0.00944	0.05671	40	0.00944	
41	0.03512	41	0.02830	41	0.11342	41	492	0.00943	0.05663	41	0.00943	
42	0.03456	42	0.02827	42	0.11327	42	504	0.00942	0.05656	42	0.00942	
43	0.03403	43	0.02824	43	0.11314	43	516	0.00941	0.05650	43	0.00941	
44	0.03352	44	0.02821	44	0.11302	44	528	0.00940	0.05645	44	0.00940	
45	0.03304	45	0.02819	45	0.11291	45	540	0.00940	0.05640	45	0.00940	
46	0.03258	46	0.02817	46	0.11281	46	552	0.00939	0.05636	46	0.00939	
47	0.03214	47	0.02815	47	0.11272	47	564	0.00938	0.05632	47	0.00938	
48	0.03172	48	0.02813	48	0.11265	48	576	0.00938	0.05628	48	0.00938	
49	0.03132	49	0.02812	49	0.11258	49	588	0.00937	0.05625	49	0.00937	
50	0.03094	50	0.02810	50	0.11251	50	600	0.00937	0.05622	50	0.00937	

FmHA Instruction 440.-  
Exhibit F-21

NO. PMTS.	BI-MTHLY FACTOR	QUARTERLY			ANNUAL			AMORTIZATION SCHEDULE FOR 11.0700			MONTHLY FACTOR	SEMI-ANNUAL FACTOR	NO. MONTHS	MONTHLY FACTOR
		FACTOR	FACTOR	FACTOR	FACTOR	FACTOR	FACTOR	NO. YEARS	NO. MONTHS	NO. MONTHS				
1	1.01845	0.26754	0.14107	1.11070	1	12	0.08842	0.54189	1	0.09922				
2	0.51388	0.09908	0.05758	0.58448	2	24	0.04665	0.28553	2	0.50693				
3	0.34571	0.07821	0.04751	0.40972	3	36	0.03278	0.20041	3	0.33951				
4	0.26164	0.06578	0.04423	0.32281	4	48	0.02588	0.15809	4	0.25580				
5	0.21121	0.05758	0.04166	0.27105	5	60	0.02178	0.13290	5	0.20557				
6	0.17760	0.05179	0.04166	0.23686	6	72	0.01907	0.11626	6	0.17209				
7	0.15360	0.04751	0.04166	0.21270	7	84	0.01716	0.10451	7	0.14818				
8	0.13560	0.04423	0.04166	0.19481	8	96	0.01575	0.09582	8	0.13025				
9	0.12162	0.04166	0.04166	0.18110	9	108	0.01467	0.08916	9	0.11630				
10	0.11043	0.04166	0.04166	0.17031	10	120	0.01382	0.08393	10	0.10515				
11	0.10128	0.03959	0.03959	0.16163	11	132	0.01314	0.07972	11	0.09602				
12	0.09367	0.03790	0.03959	0.15455	12	144	0.01258	0.07629	12	0.08842				
13	0.08723	0.03651	0.03959	0.14868	13	156	0.01212	0.07346	13	0.08199				
14	0.08171	0.03534	0.03959	0.14376	14	168	0.01174	0.07108	14	0.07647				
15	0.07693	0.03436	0.03959	0.13961	15	180	0.01141	0.06908	15	0.07170				
16	0.07275	0.03352	0.03959	0.13607	16	192	0.01114	0.06737	16	0.06752				
17	0.06907	0.03280	0.03959	0.13303	17	204	0.01090	0.06591	17	0.06383				
18	0.06580	0.03219	0.03959	0.13041	18	216	0.01070	0.06465	18	0.06056				
19	0.06288	0.03165	0.03959	0.12814	19	228	0.01053	0.06356	19	0.05763				
20	0.06025	0.03119	0.03959	0.12616	20	240	0.01037	0.06261	20	0.05499				
21	0.05788	0.03079	0.03959	0.12443	21	252	0.01024	0.06178	21	0.05260				
22	0.05572	0.03043	0.03959	0.12291	22	264	0.01013	0.06106	22	0.05044				
23	0.05375	0.03012	0.03959	0.12157	23	276	0.01002	0.06042	23	0.04846				
24	0.05195	0.02985	0.03959	0.12039	24	288	0.00994	0.05986	24	0.04665				
25	0.05030	0.02961	0.03959	0.11935	25	300	0.00986	0.05937	25	0.04498				
26	0.04877	0.02940	0.03959	0.11843	26	312	0.00979	0.05893	26	0.04344				
27	0.04736	0.02921	0.03959	0.11761	27	324	0.00973	0.05855	27	0.04202				
28	0.04606	0.02905	0.03959	0.11689	28	336	0.00967	0.05820	28	0.04069				
29	0.04484	0.02890	0.03959	0.11624	29	348	0.00962	0.05790	29	0.03946				
30	0.04371	0.02877	0.03959	0.11566	30	360	0.00958	0.05763	30	0.03832				
31	0.04265	0.02865	0.03959	0.11515	31	372	0.00954	0.05739	31	0.03724				
32	0.04166	0.02855	0.03959	0.11469	32	384	0.00951	0.05717	32	0.03624				
33	0.04073	0.02845	0.03959	0.11428	33	396	0.00948	0.05698	33	0.03529				
34	0.03986	0.02837	0.03959	0.11391	34	408	0.00945	0.05681	34	0.03440				
35	0.03904	0.02830	0.03959	0.11359	35	420	0.00943	0.05666	35	0.03357				
36	0.03827	0.02823	0.03959	0.11329	36	432	0.00941	0.05652	36	0.03278				
37	0.03754	0.02818	0.03959	0.11303	37	444	0.00939	0.05640	37	0.03203				
38	0.03685	0.02812	0.03959	0.11279	38	456	0.00937	0.05629	38	0.03132				
39	0.03619	0.02808	0.03959	0.11258	39	468	0.00936	0.05620	39	0.03065				
40	0.03557	0.02804	0.03959	0.11239	40	480	0.00934	0.05611	40	0.03001				
41	0.03499	0.02800	0.03959	0.11222	41	492	0.00933	0.05603	41	0.02941				
42	0.03443	0.02796	0.03959	0.11207	42	504	0.00932	0.05596	42	0.02883				
43	0.03390	0.02794	0.03959	0.11193	43	516	0.00931	0.05590	43	0.02828				
44	0.03339	0.02791	0.03959	0.11181	44	528	0.00930	0.05584	44	0.02776				
45	0.03291	0.02788	0.03959	0.11170	45	540	0.00930	0.05579	45	0.02726				
46	0.03245	0.02786	0.03959	0.11160	46	552	0.00929	0.05575	46	0.02678				
47	0.03201	0.02784	0.03959	0.11151	47	564	0.00928	0.05571	47	0.02632				
48	0.03159	0.02783	0.03959	0.11143	48	576	0.00928	0.05567	48	0.02588				
49	0.03119	0.02781	0.03959	0.11135	49	588	0.00927	0.05564	49	0.02546				
50	0.03080	0.02780	0.03959	0.11129	50	600	0.00927	0.05561	50	0.02506				

AMORTIZATION SCHEDULE FOR 10.8180

NO. PMTS.	BI-MTHLY FACTOR	QUARTERLY FACTOR	ANNUAL FACTOR	NO. YEARS	NO. MONTHS	MONTHLY FACTOR	SEMI-ANNUAL FACTOR	NO. MONTHS	MONTHLY FACTOR
1	1.01803	0.26713	1.10818	1	12	0.08830	0.54093	1	1.00901
2	0.51357	0.14069	0.58253	2	24	0.04653	0.28470	2	0.50678
3	0.34543	0.09870	0.40792	3	36	0.03266	0.19961	3	0.33937
4	0.26137	0.07783	0.32108	4	48	0.02576	0.15729	4	0.25566
5	0.21095	0.06540	0.26934	5	60	0.02166	0.13209	5	0.20545
6	0.17735	0.05719	0.23514	6	72	0.01895	0.11545	6	0.17197
7	0.15335	0.05139	0.21097	7	84	0.01703	0.10369	7	0.14806
8	0.13536	0.04710	0.19307	8	96	0.01562	0.09498	8	0.13013
9	0.12137	0.04381	0.17933	9	108	0.01453	0.08931	9	0.11618
10	0.11019	0.04123	0.16851	10	120	0.01368	0.08305	10	0.10503
11	0.10104	0.03915	0.15981	11	132	0.01299	0.07883	11	0.09590
12	0.09342	0.03745	0.15270	12	144	0.01243	0.07539	12	0.08830
13	0.08698	0.03605	0.14680	13	156	0.01197	0.07253	13	0.08187
14	0.08147	0.03487	0.14186	14	168	0.01158	0.07014	14	0.07636
15	0.07669	0.03388	0.13768	15	180	0.01126	0.06812	15	0.07158
16	0.07251	0.03304	0.13411	16	192	0.01098	0.06640	16	0.06740
17	0.06883	0.03231	0.13104	17	204	0.01074	0.06492	17	0.06372
18	0.06556	0.03169	0.12839	18	216	0.01054	0.06365	18	0.06044
19	0.06263	0.03115	0.12609	19	228	0.01036	0.06254	19	0.05751
20	0.06001	0.03068	0.12409	20	240	0.01020	0.06158	20	0.05487
21	0.05763	0.03027	0.12233	21	252	0.01007	0.06074	21	0.05249
22	0.05547	0.02991	0.12079	22	264	0.00995	0.06000	22	0.05032
23	0.05350	0.02959	0.11943	23	276	0.00985	0.05936	23	0.04834
24	0.05170	0.02931	0.11823	24	288	0.00976	0.05878	24	0.04653
25	0.05005	0.02907	0.11717	25	300	0.00967	0.05828	25	0.04486
26	0.04852	0.02885	0.11623	26	312	0.00960	0.05783	26	0.04332
27	0.04711	0.02865	0.11539	27	324	0.00954	0.05743	27	0.04190
28	0.04580	0.02848	0.11465	28	336	0.00948	0.05708	28	0.04058
29	0.04459	0.02833	0.11398	29	348	0.00944	0.05677	29	0.03935
30	0.04345	0.02820	0.11339	30	360	0.00939	0.05649	30	0.03820
31	0.04240	0.02808	0.11286	31	372	0.00935	0.05624	31	0.03712
32	0.04141	0.02797	0.11238	32	384	0.00932	0.05602	32	0.03612
33	0.04048	0.02787	0.11196	33	396	0.00929	0.05582	33	0.03517
34	0.03960	0.02779	0.11158	34	408	0.00926	0.05564	34	0.03429
35	0.03878	0.02771	0.11124	35	420	0.00923	0.05548	35	0.03345
36	0.03801	0.02764	0.11093	36	432	0.00921	0.05534	36	0.03266
37	0.03728	0.02758	0.11066	37	444	0.00919	0.05521	37	0.03191
38	0.03658	0.02753	0.11041	38	456	0.00917	0.05510	38	0.03120
39	0.03593	0.02748	0.11019	39	468	0.00916	0.05500	39	0.03053
40	0.03531	0.02743	0.10999	40	480	0.00914	0.05491	40	0.02989
41	0.03472	0.02739	0.10981	41	492	0.00913	0.05482	41	0.02929
42	0.03416	0.02736	0.10965	42	504	0.00912	0.05475	42	0.02871
43	0.03363	0.02733	0.10951	43	516	0.00911	0.05468	43	0.02816
44	0.03312	0.02730	0.10938	44	528	0.00910	0.05462	44	0.02764
45	0.03264	0.02727	0.10926	45	540	0.00909	0.05457	45	0.02714
46	0.03218	0.02725	0.10915	46	552	0.00908	0.05452	46	0.02666
47	0.03174	0.02723	0.10906	47	564	0.00908	0.05448	47	0.02620
48	0.03131	0.02721	0.10897	48	576	0.00907	0.05444	48	0.02576
49	0.03091	0.02720	0.10889	49	588	0.00907	0.05441	49	0.02534
50	0.03052	0.02718	0.10883	50	600	0.00906	0.05438	50	0.02494

AMORTIZATION SCHEDULE FOR 10.6930

NO. PMTS.	BI-MTHLY FACTOR	QUARTERLY FACTOR	ANNUAL FACTOR	NO. YEARS	NO. MONTHS	MONTHLY FACTOR	SEMI-ANNUAL FACTOR	NO. MONTHS	MONTHLY FACTOR
1	1.01782	0.26693	1.10693	1	12	0.08824	0.54045	1	0.08824
2	0.51341	0.14050	0.58156	2	24	0.04647	0.28429	2	0.04647
3	0.34529	0.09852	0.40703	3	36	0.03260	0.19921	3	0.03260
4	0.26124	0.07764	0.32022	4	48	0.02570	0.15690	4	0.02570
5	0.21082	0.06521	0.26849	5	60	0.02159	0.13170	5	0.02159
6	0.17722	0.05699	0.23429	6	72	0.01888	0.11505	6	0.01888
7	0.15323	0.05119	0.21012	7	84	0.01697	0.10328	7	0.01697
8	0.13524	0.04690	0.19220	8	96	0.01555	0.09456	8	0.01555
9	0.12125	0.04360	0.17846	9	108	0.01446	0.08788	9	0.01446
10	0.11007	0.04101	0.16763	10	120	0.01361	0.08262	10	0.01361
11	0.10092	0.03893	0.15891	11	132	0.01292	0.07839	11	0.01292
12	0.09330	0.03723	0.15179	12	144	0.01236	0.07494	12	0.01236
13	0.08686	0.03582	0.14588	13	156	0.01190	0.07208	13	0.01190
14	0.08135	0.03464	0.14092	14	168	0.01151	0.06968	14	0.01151
15	0.07657	0.03365	0.13672	15	180	0.01118	0.06765	15	0.01118
16	0.07239	0.03280	0.13314	16	192	0.01090	0.06592	16	0.01090
17	0.06871	0.03207	0.13006	17	204	0.01066	0.06443	17	0.01066
18	0.06544	0.03144	0.12740	18	216	0.01045	0.06315	18	0.01045
19	0.06251	0.03090	0.12509	19	228	0.01027	0.06204	19	0.01027
20	0.05988	0.03042	0.12307	20	240	0.01012	0.06107	20	0.01012
21	0.05751	0.03001	0.12130	21	252	0.00998	0.06023	21	0.00998
22	0.05535	0.02965	0.11975	22	264	0.00986	0.05948	22	0.00986
23	0.05338	0.02933	0.11838	23	276	0.00976	0.05883	23	0.00976
24	0.05158	0.02904	0.11717	24	288	0.00967	0.05825	24	0.00967
25	0.04992	0.02880	0.11609	25	300	0.00958	0.05774	25	0.00958
26	0.04840	0.02858	0.11514	26	312	0.00951	0.05729	26	0.00951
27	0.04699	0.02838	0.11429	27	324	0.00945	0.05689	27	0.00945
28	0.04568	0.02821	0.11354	28	336	0.00939	0.05653	28	0.00939
29	0.04446	0.02805	0.11287	29	348	0.00934	0.05621	29	0.00934
30	0.04333	0.02791	0.11226	30	360	0.00930	0.05593	30	0.00930
31	0.04227	0.02779	0.11173	31	372	0.00926	0.05567	31	0.00926
32	0.04128	0.02768	0.11124	32	384	0.00922	0.05545	32	0.00922
33	0.04035	0.02759	0.11081	33	396	0.00919	0.05525	33	0.00919
34	0.03948	0.02750	0.11043	34	408	0.00916	0.05506	34	0.00916
35	0.03865	0.02742	0.11008	35	420	0.00914	0.05490	35	0.00914
36	0.03788	0.02735	0.10977	36	432	0.00911	0.05476	36	0.00911
37	0.03715	0.02729	0.10949	37	444	0.00909	0.05463	37	0.00909
38	0.03645	0.02723	0.10924	38	456	0.00907	0.05451	38	0.00907
39	0.03580	0.02718	0.10901	39	468	0.00906	0.05441	39	0.00906
40	0.03518	0.02714	0.10880	40	480	0.00904	0.05431	40	0.00904
41	0.03459	0.02710	0.10862	41	492	0.00903	0.05423	41	0.00903
42	0.03403	0.02706	0.10846	42	504	0.00902	0.05415	42	0.00902
43	0.03350	0.02703	0.10831	43	516	0.00901	0.05408	43	0.00901
44	0.03299	0.02700	0.10817	44	528	0.00900	0.05402	44	0.00900
45	0.03250	0.02697	0.10805	45	540	0.00899	0.05397	45	0.00899
46	0.03204	0.02695	0.10794	46	552	0.00898	0.05392	46	0.00898
47	0.03160	0.02693	0.10785	47	564	0.00898	0.05387	47	0.00898
48	0.03118	0.02691	0.10776	48	576	0.00897	0.05383	48	0.00897
49	0.03078	0.02689	0.10768	49	588	0.00896	0.05380	49	0.00896
50	0.03039	0.02687	0.10760	50	600	0.00896	0.05376	50	0.00896



AMORTIZATION SCHEDULE FOR 10.3710

NO. PMTS.	BI-MTHLY		QUARTERLY		ANNUAL		AMORTIZATION SCHEDULE FOR 10.3710		SEMI-ANNUAL		MONTHLY	
	FACTOR	NO. YEARS	FACTOR	NO. MONTHS	FACTOR	NO. MONTHS	FACTOR	NO. MONTHS	FACTOR	NO. MONTHS	FACTOR	NO. MONTHS
1	1.01728	1	0.26642	12	1.10371	12	0.08809	1	0.53922	1	1.00864	
2	0.51301	2	0.14002	24	0.57907	24	0.04632	2	0.28323	2	0.50650	
3	0.34493	3	0.09804	36	0.40475	36	0.03245	3	0.19819	3	0.33912	
4	0.26090	4	0.07716	48	0.31801	48	0.02555	4	0.15589	4	0.25543	
5	0.21049	5	0.06472	60	0.26631	60	0.02144	5	0.13068	5	0.20522	
6	0.17690	6	0.05649	72	0.23211	72	0.01872	6	0.11401	6	0.17175	
7	0.15291	7	0.05068	84	0.20793	84	0.01680	7	0.10223	7	0.14784	
8	0.13492	8	0.04637	96	0.18999	96	0.01538	8	0.09350	8	0.12992	
9	0.12094	9	0.04307	108	0.17621	108	0.01429	9	0.08680	9	0.11597	
10	0.10976	10	0.04047	120	0.16535	120	0.01343	10	0.08151	10	0.10482	
11	0.10061	11	0.03837	132	0.15661	132	0.01274	11	0.07727	11	0.09570	
12	0.09299	12	0.03666	144	0.14945	144	0.01217	12	0.07379	12	0.08809	
13	0.08655	13	0.03524	156	0.14350	156	0.01170	13	0.07091	13	0.08166	
14	0.08104	14	0.03405	168	0.13851	168	0.01131	14	0.06849	14	0.07615	
15	0.07626	15	0.03305	180	0.13428	180	0.01098	15	0.06644	15	0.07137	
16	0.07208	16	0.03219	192	0.13066	192	0.01070	16	0.06469	16	0.06720	
17	0.06840	17	0.03145	204	0.12754	204	0.01045	17	0.06319	17	0.06351	
18	0.06513	18	0.03081	216	0.12485	216	0.01024	18	0.06189	18	0.06023	
19	0.06220	19	0.03026	228	0.12250	228	0.01006	19	0.06076	19	0.05730	
20	0.05957	20	0.02977	240	0.12045	240	0.00990	20	0.05977	20	0.05467	
21	0.05719	21	0.02935	252	0.11865	252	0.00976	21	0.05891	21	0.05228	
22	0.05504	22	0.02898	264	0.11707	264	0.00964	22	0.05815	22	0.05011	
23	0.05307	23	0.02865	276	0.11567	276	0.00953	23	0.05748	23	0.04813	
24	0.05126	24	0.02836	288	0.11443	288	0.00944	24	0.05688	24	0.04632	
25	0.04961	25	0.02811	300	0.11333	300	0.00935	25	0.05636	25	0.04465	
26	0.04808	26	0.02788	312	0.11235	312	0.00928	26	0.05589	26	0.04311	
27	0.04667	27	0.02768	324	0.11148	324	0.00921	27	0.05548	27	0.04169	
28	0.04536	28	0.02750	336	0.11070	336	0.00916	28	0.05511	28	0.04037	
29	0.04414	29	0.02734	348	0.11000	348	0.00910	29	0.05478	29	0.03914	
30	0.04301	30	0.02719	360	0.10938	360	0.00906	30	0.05448	30	0.03799	
31	0.04195	31	0.02706	372	0.10882	372	0.00901	31	0.05422	31	0.03692	
32	0.04095	32	0.02695	384	0.10832	384	0.00898	32	0.05398	32	0.03591	
33	0.04002	33	0.02685	396	0.10787	396	0.00894	33	0.05377	33	0.03496	
34	0.03915	34	0.02676	408	0.10747	408	0.00891	34	0.05358	34	0.03408	
35	0.03832	35	0.02667	420	0.10710	420	0.00889	35	0.05341	35	0.03324	
36	0.03755	36	0.02660	432	0.10677	432	0.00886	36	0.05326	36	0.03245	
37	0.03681	37	0.02653	444	0.10648	444	0.00884	37	0.05312	37	0.03170	
38	0.03612	38	0.02647	456	0.10621	456	0.00882	38	0.05300	38	0.03099	
39	0.03547	39	0.02642	468	0.10597	468	0.00880	39	0.05289	39	0.03032	
40	0.03484	40	0.02637	480	0.10576	480	0.00879	40	0.05278	40	0.02968	
41	0.03425	41	0.02633	492	0.10556	492	0.00877	41	0.05269	41	0.02908	
42	0.03369	42	0.02629	504	0.10539	504	0.00876	42	0.05261	42	0.02850	
43	0.03316	43	0.02625	516	0.10523	516	0.00875	43	0.05254	43	0.02795	
44	0.03265	44	0.02622	528	0.10508	528	0.00874	44	0.05247	44	0.02742	
45	0.03216	45	0.02619	540	0.10495	540	0.00873	45	0.05241	45	0.02692	
46	0.03170	46	0.02617	552	0.10483	552	0.00872	46	0.05236	46	0.02644	
47	0.03126	47	0.02615	564	0.10473	564	0.00872	47	0.05231	47	0.02599	
48	0.03083	48	0.02612	576	0.10463	576	0.00871	48	0.05227	48	0.02555	
49	0.03043	49	0.02611	588	0.10455	588	0.00870	49	0.05223	49	0.02513	
50	0.03004	50	0.02609	600	0.10447	600	0.00870	50	0.05219	50	0.02472	

(Added 12-17-  
(12-17-87) SPECIAL PN

AMORTIZATION SCHEDULE FOR 10.4960

NO. PMTS.	BI-MTHLY FACTOR	QUARTERLY FACTOR	ANNUAL FACTOR	NO. YEARS	NO. MONTHS	MONTHLY FACTOR	SEMI-ANNUAL FACTOR	NO. MONTHS	MONTHLY FACTOR
1	1.01749	0.26662	1.10496	1	12	0.08815	0.53970	1	1.00874
2	0.51316	0.14021	0.58003	2	24	0.04638	0.28364	2	0.50657
3	0.34507	0.09823	0.40564	3	36	0.03251	0.19859	3	0.33919
4	0.26103	0.07735	0.31887	4	48	0.02561	0.15628	4	0.25550
5	0.21062	0.06491	0.26715	5	60	0.02150	0.13107	5	0.20528
6	0.17702	0.05669	0.23296	6	72	0.01878	0.11441	6	0.17181
7	0.15303	0.05088	0.20878	7	84	0.01686	0.10264	7	0.14790
8	0.13504	0.04658	0.19085	8	96	0.01544	0.09391	8	0.12997
9	0.12106	0.04328	0.17708	9	108	0.01435	0.08722	9	0.11603
10	0.10988	0.04068	0.16623	10	120	0.01350	0.08194	10	0.10488
11	0.10073	0.03859	0.15750	11	132	0.01281	0.07770	11	0.09575
12	0.09311	0.03688	0.15035	12	144	0.01224	0.07423	12	0.08815
13	0.08667	0.03547	0.14442	13	156	0.01178	0.07136	13	0.08172
14	0.08116	0.03428	0.13944	14	168	0.01139	0.06895	14	0.07621
15	0.07638	0.03328	0.13522	15	180	0.01106	0.06691	15	0.07143
16	0.07220	0.03242	0.13162	16	192	0.01077	0.06517	16	0.06725
17	0.06852	0.03169	0.12852	17	204	0.01053	0.06367	17	0.06357
18	0.06525	0.03105	0.12584	18	216	0.01032	0.06238	18	0.06029
19	0.06232	0.03050	0.12350	19	228	0.01014	0.06125	19	0.05736
20	0.05969	0.03003	0.12147	20	240	0.00999	0.06028	20	0.05472
21	0.05732	0.02961	0.11968	21	252	0.00985	0.05942	21	0.05234
22	0.05516	0.02924	0.11811	22	264	0.00973	0.05866	22	0.05017
23	0.05319	0.02891	0.11672	23	276	0.00962	0.05800	23	0.04819
24	0.05139	0.02863	0.11549	24	288	0.00953	0.05741	24	0.04638
25	0.04973	0.02837	0.11440	25	300	0.00944	0.05689	25	0.04471
26	0.04820	0.02815	0.11343	26	312	0.00937	0.05643	26	0.04317
27	0.04679	0.02795	0.11257	27	324	0.00931	0.05602	27	0.04175
28	0.04548	0.02777	0.11180	28	336	0.00925	0.05566	28	0.04043
29	0.04427	0.02761	0.11111	29	348	0.00920	0.05533	29	0.03920
30	0.04313	0.02747	0.11050	30	360	0.00915	0.05504	30	0.03805
31	0.04207	0.02735	0.10995	31	372	0.00911	0.05478	31	0.03697
32	0.04108	0.02723	0.10945	32	384	0.00907	0.05455	32	0.03597
33	0.04015	0.02713	0.10901	33	396	0.00904	0.05434	33	0.03502
34	0.03927	0.02704	0.10861	34	408	0.00901	0.05416	34	0.03413
35	0.03845	0.02696	0.10826	35	420	0.00898	0.05399	35	0.03330
36	0.03768	0.02689	0.10793	36	432	0.00896	0.05384	36	0.03251
37	0.03694	0.02683	0.10765	37	444	0.00894	0.05370	37	0.03176
38	0.03625	0.02677	0.10738	38	456	0.00892	0.05358	38	0.03105
39	0.03559	0.02671	0.10715	39	468	0.00890	0.05347	39	0.03038
40	0.03497	0.02667	0.10694	40	480	0.00889	0.05338	40	0.02974
41	0.03438	0.02663	0.10675	41	492	0.00887	0.05329	41	0.02913
42	0.03382	0.02659	0.10658	42	504	0.00886	0.05321	42	0.02856
43	0.03329	0.02655	0.10642	43	516	0.00885	0.05314	43	0.02801
44	0.03278	0.02652	0.10628	44	528	0.00884	0.05307	44	0.02748
45	0.03229	0.02650	0.10615	45	540	0.00883	0.05302	45	0.02698
46	0.03183	0.02647	0.10604	46	552	0.00882	0.05296	46	0.02650
47	0.03139	0.02645	0.10594	47	564	0.00882	0.05292	47	0.02605
48	0.03097	0.02643	0.10584	48	576	0.00881	0.05287	48	0.02561
49	0.03056	0.02641	0.10576	49	588	0.00880	0.05284	49	0.02519
50	0.03017	0.02639	0.10568	50	600	0.00880	0.05280	50	0.02478