

Amount	\$10,000
Term	30 years
Payment adjustment	1 year
Interest adjustment	1 year
Margin	3 percentage points

Caps\_\_\_\_ 2 percentage points annual interest rate

\_\_\_\_ 5 percentage points lifetime interest rate

Index\_\_\_\_ Weekly average yield on U.S. Treasury securities adjusted to a constant maturity of one year.

<b>Year (as of 1st week ending in July)</b>	<b>Index (%)</b>	<b>Margin* (percentage points)</b>	<b>Interest Rate (%)</b>	<b>Monthly Payment (\$)</b>	<b>Remaining Balance (\$)</b>
1982	14.41	3	17.41	145.90	9,989.37
1983	9.78	3	**15.41	129.81	9,969.66
1984	12.17	3	15.17	127.91	9,945.51
1985	7.66	3	**13.17	112.43	9,903.70
1986	6.36	3	***12.41	106.73	9,848.94
1987	6.71	3	***12.41	106.73	9,786.98