

REVERSE ANNUITY MORTGAGE (RAM) APPROXIMATE MONTHLY INCOME SCHEDULE

<u>INTEREST RATE</u>	<u>LOAN AMOUNT</u>	<u>LUMP SUM CASH DRAW AT LOAN CLOSING</u>	<u>APPROX. MONTHLY LOAN PAYMENT TO BORROWER</u>
5.00%	\$20,000.00	\$0.00	\$192.39
5.00%	\$20,000.00	\$800.00	\$183.94
5.00%	\$20,000.00	\$2,500.00	\$165.99
5.00%	\$20,000.00	\$3,300.00	\$157.54
5.00%	\$40,000.00	\$0.00	\$256.53
5.00%	\$40,000.00	\$800.00	\$248.08
5.00%	\$40,000.00	\$2,500.00	\$230.12
5.00%	\$40,000.00	\$3,300.00	\$221.67
5.00%	\$50,000.00	\$0.00	\$320.66
5.00%	\$50,000.00	\$800.00	\$312.21
5.00%	\$50,000.00	\$2,500.00	\$294.25
5.00%	\$50,000.00	\$3,300.00	\$285.80
5.00%	\$55,000.00	\$0.00	\$352.72
5.00%	\$55,000.00	\$800.00	\$344.27
5.00%	\$55,000.00	\$2,500.00	\$326.32
5.00%	\$55,000.00	\$3,300.00	\$317.87
5.00%	\$60,000.00	\$0.00	\$384.79
5.00%	\$60,000.00	\$800.00	\$376.34
5.00%	\$60,000.00	\$2,500.00	\$358.38
5.00%	\$60,000.00	\$3,300.00	\$349.92
5.00%	\$65,000.00	\$0.00	\$416.86
5.00%	\$65,000.00	\$800.00	\$408.41
5.00%	\$65,000.00	\$2,500.00	\$390.45
5.00%	\$65,000.00	\$3,300.00	\$382.00
5.00%	\$70,000.00	\$0.00	\$448.92
5.00%	\$70,000.00	\$800.00	\$440.47
5.00%	\$70,000.00	\$2,500.00	\$422.52
5.00%	\$70,000.00	\$3,000.00	\$414.07
5.00%	\$100,000.00	\$0.00	\$641.32
5.00%	\$100,000.00	\$800.00	\$632.87
5.00%	\$100,000.00	\$2,500.00	\$614.91
5.00%	\$100,000.00	\$3,300.00	\$606.46

The amounts shown above give an example of the monthly payments the homeowner could receive.

