Grouped Amortization Schedules
for the Interest Maintenance Reserve
for 2005 Gains and Losses
Interest Rate = 6.00%

Calendar Years to Maturity
(Residential Mortgages)

Yearend	over 25	21-25	16-20	11-15 (21-30)	6-10 (11-20)	2-5 (3-10)	1 (1-2)	0 (0)
2005	0.7%	1.0%	1.6%	2.6%	5.0%	13.2%	49.3%	100.0%
2006	1.5%	2.2%	3.3%	5.5%	10.5%	27.6%	50.7%	0.0%
2007	1.6%	2.3%	3.5%	5.8%	11.1%	25.3%	0.0%	0.0%
2008	1.6%	2.5%	3.8%	6.1%	11.8%	18.5%	0.0%	0.0%
2009	1.8%	2.6%	3.9%	6.5%	12.5%	11.5%	0.0%	0.0%
2010	1.9%	2.7%	4.2%	6.9%	13.3%	3.9%	0.0%	0.0%
2011	2.0%	3.0%	4.5%	7.4%	12.4%	0.0%	0.0%	0.0%
2012	2.1%	3.1%	4.8%	7.8%	10.0%	0.0%	0.0%	0.0%
2013	2.3%	3.3%	5.0%	8.2%	7.3%	0.0%	0.0%	0.0%
2014	2.4%	3.5%	5.3%	8.8%	4.6%	0.0%	0.0%	0.0%
2015	2.5%	3.7%	5.7%	9.3%	1.5%	0.0%	0.0%	0.0%
2016	2.7%	3.9%	6.0%	8.7%	0.0%	0.0%	0.0%	0.0%
2017	2.8%	4.2%	6.3%	7.0%	0.0%	0.0%	0.0%	0.0%
2018	3.1%	4.4%	6.8%	5.1%	0.0%	0.0%	0.0%	0.0%
2019	3.2%	4.7%	7.2%	3.2%	0.0%	0.0%	0.0%	0.0%
2020	3.4%	5.0%	7.6%	1.1%	0.0%	0.0%	0.0%	0.0%
2021	3.6%	5.3%	7.1%	0.0%	0.0%	0.0%	0.0%	0.0%
2022	3.8%	5.6%	5.7%	0.0%	0.0%	0.0%	0.0%	0.0%
2023	4.1%	5.9%	4.2%	0.0%	0.0%	0.0%	0.0%	0.0%
2024	4.3%	6.3%	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%
2025	4.6%	6.7%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%
2026	4.8%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2027	5.2%	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2028	5.4%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2029	5.8%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2030	6.2%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2031	5.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2032	4.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2033	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2034	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2035	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%