

APPENDIX 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
Hilo, HI	1989	10.500	Lower	154,366	13,556
			Middle	239,426	21,025
			Upper	263,331	23,124
	1990	10.250	Lower	216,113	18,591
			Middle	335,197	28,836
			Upper	379,283	32,628
	1991	9.125	Lower	207,000	16,169
			Middle	310,700	24,268
			Upper	370,600	28,947
	1992	8.125	Lower	211,347	15,065
			Middle	329,693	23,500
			Upper	363,460	25,907
	1993	7.125	Lower	202,041	13,067
			Middle	327,715	21,196
			Upper	374,918	24,249
	1994	9.333	Lower	251,919	20,042
			Middle	331,695	26,389
			Upper	394,706	31,402
	1985	10.250	Lower	41,496	3,570
			Middle	61,798	5,316
			Upper	89,463	7,696
	1986	10.250	Lower	50,459	4,341
			Middle	71,995	6,193
			Upper	97,783	8,412
	1987	10.375	Lower	59,435	5,166
			Middle	82,183	7,143
			Upper	106,098	9,222
	1988	11.000	Lower	68,410	6,254
			Middle	92,371	8,445
			Upper	114,412	10,460
	1989	10.500	Lower	77,386	6,796
			Middle	102,559	9,006
			Upper	122,727	10,777
	1990	10.250	Lower	67,714	5,825
			Middle	108,821	9,361
			Upper	164,283	14,133
	1991	9.125	Lower	134,100	10,474
			Middle	180,700	14,114
			Upper	204,000	15,934
	1992	8.125	Lower	130,743	9,319
			Middle	162,903	11,612
			Upper	197,863	14,104
	1993	7.125	Lower	127,854	8,269
			Middle	173,095	11,195
			Upper	202,018	13,066
	1994	9.333	Lower	114,696	9,125
			Middle	162,500	12,928
			Upper	196,146	15,605
Kailua Kona, HI	1985	10.250	Lower	65,336	5,621
			Middle	92,833	7,986
			Upper	99,504	8,560
	1986	10.250	Lower	77,097	6,632
			Middle	107,594	9,256
			Upper	119,902	10,315
	1987	10.375	Lower	88,880	7,725
			Middle	122,387	10,638
			Upper	140,297	12,194
	1988	11.000	Lower	100,662	9,203
			Middle	137,180	12,541
			Upper	160,692	14,691
	1989	10.500	Lower	112,444	9,874
			Middle	151,973	13,346
			Upper	181,087	15,902
	1990	10.250	Lower	134,609	11,580
			Middle	189,900	16,336
			Upper	225,100	19,364
	1991	9.130	Lower	154,800	12,097
			Middle	204,100	15,949
			Upper	256,700	20,059
	1992	8.125	Lower	159,867	11,395
			Middle	222,950	15,892