

Income Percentage Factors (Based on Annual Income)

Single		Married and Head of Household	
Income	% Factor	Income	% Factor
7,470	55.40%	10,030	54.95%
9,752	57.79%	11,183	56.68%
10,000	58.03%	13,328	59.56%
12,548	60.57%	15,000	62.92%
15,000	65.42%	17,424	67.79%
15,409	66.23%	20,000	72.39%
18,139	71.89%	21,585	75.22%
20,000	76.44%	25,000	82.87%
21,585	80.33%	27,112	87.61%
25,000	85.55%	30,000	92.80%
27,112	88.77%	34,003	100.00%
30,000	93.48%	35,000	100.00%
34,003	100.00%	40,000	100.00%
35,000	100.00%	40,895	100.00%
40,000	100.00%	50,000	108.28%
40,895	100.00%	51,233	109.40%
49,152	111.80%	60,000	117.34%
50,000	112.52%	68,462	125.00%
60,000	121.01%	70,000	125.99%
62,935	123.50%	80,000	132.46%
70,000	128.27%	90,000	138.93%
80,000	135.03%	92,583	140.60%
89,137	141.20%	100,000	142.49%
90,000	141.78%	129,481	150.00%
100,000	148.52%	150,000	162.50%
102,205	150.00%	200,000	192.95%
150,000	179.93%	211,581	200.00%
182,045	200.00%		

CONSTANT MULTIPLIER CHART FOR 12-YEAR AMORTIZATION

Interest Rate	7.00%	7.25%	7.43%	7.50%	7.75%	8.00%	8.25%	8.38%	8.50%	8.75%	9.00%
Annual Constant Multiplier	0.1234056	0.1250112	0.126174	0.1266276	0.1282548	0.129894	0.1315452	0.132408	0.1332072	0.13488	0.1365836