

**Table 6-d**  
**Mortgage Pass-Through Cash Flow at 100% PSA**

Original mortgage balance: \$100,000 Mortgage rate: 9.5%  
Term of Mortgage: 30 years (360 months) Servicing fee: 0.5% PSA = 100%

Month	Start Balance	PSA Mortal.	Mrtg. Pymt..	Prin- cipal	Inter- est	Pre- Pymt.	Serv. Fee	Cash Flow	End. Balance
1	100,000	.000166	841	49	792	17	42	816	99,934
2	99,934	.000333	841	50	791	33	42	832	99,851
3	99,851	.000501	840	50	790	50	42	849	99,751
4	99,751	.000669	840	50	790	67	42	865	99,634
5	99,634	.000837	839	51	789	83	42	881	99,500
6	99,500	.001005	839	51	788	100	41	897	99,349
7	99,349	.001174	838	51	787	117	41	913	99,181
8	99,181	.001343	837	52	785	133	41	929	98,996
18	96,584	.003050	819	55	765	294	40	1,074	96,235
19	96,235	.003223	817	55	762	310	40	1,087	95,870
20	95,870	.003396	814	55	759	325	40	1,100	95,489
21	95,489	.003569	812	56	756	341	40	1,113	95,093
31	90,860	.005143	777	58	719	467	38	1,206	90,336
32	90,336	.005143	773	58	715	464	38	1,200	89,814
33	89,814	.005143	769	58	711	462	37	1,193	89,294
34	89,294	.005143	765	58	707	459	37	1,187	88,777
99	60,354	.005143	547	69	478	310	25	832	59,975
100	59,975	.005143	544	70	475	308	25	827	59,597
209	27,372	.005143	310	94	217	140	11	439	27,138
210	27,138	.005143	309	94	215	139	11	436	26,905
211	26,905	.005143	307	94	213	138	11	434	26,673
359	283	.005143	143	141	2	1	0	144	141
360	141	.005143	142	141	1	0	0	142	0

where: Start Balance is mortgage balance at the beginning of month; PSA Mortal. is the mortality rate estimated for that month using 100% of PSA of 100%; Mrtg. Pymt. is the monthly mortgage payment = Principal + Interest; Pre-Pymt. is the estimated prepayment = (Start Balance)(PSA Mortal.); Serv. Fee is the assumed contractually specified service fee; Cash Flow is the payment made to holder of the Pass Through; and, End Balance = Start Balance - Principal - Pre-Payment.

**Table 6-e**  
**Mortgage Pass-Through Cash Flow at 150% PSA**

Original mortgage balance: \$100,000 Mortgage rate: 9.5%  
Term of Mortgage: 30 years (360 months) Servicing fee: 0.5% PSA = 100%

Month	Start Balance	PSA Mortal.	Mrtg. Pymt..	Prin- cipal	Inter- est	Pre- Pymt.	Serv. Fee	Cash Flow	End. Balance
1	100,000	.000250	841	49	792	25	42	824	99,926
2	99,926	.000501	841	50	791	50	42	849	99,826
3	99,826	.000753	840	50	790	75	42	874	99,701
4	99,701	.001005	840	50	789	1100	42	898	99,551
5	99,551	.001258	839	51	788	125	41	923	99,375
6	99,375	.001512	838	51	787	150	41	947	99,174
7	99,174	.001767	836	51	785	175	41	970	98,947
8	98,947	.002022	835	52	783	200	41	994	98,695
18	95,324	.004615	809	54	755	440	40	1,209	94,830
19	94,830	.004878	805	54	751	462	40	1,228	94,313
20	94,313	.005143	801	54	747	485	39	1,247	93,774
21	93,774	.005407	797	55	742	507	39	1,266	93,213
31	87,224	.007828	746	55	691	682	36	1,392	86,487
32	86,487	.007828	740	55	685	677	36	1,381	85,755
33	85,755	.007828	734	55	679	671	36	1,369	85,028
34	85,028	.007828	728	55	673	665	35	1,358	84,308
99	48,211	.007828	437	55	382	377	20	794	47,779
100	47,779	.007828	434	55	378	374	20	787	47,350
209	16,241	.007828	184	56	129	127	7	304	16,059
210	16,059	.007828	183	56	127	125	7	301	15,878
211	15,878	.007828	181	56	126	124	7	299	15,699
359	112	.007828	57	56	1	0	0	57	56
360	56	.007828	56	56	0	0	0	56	0

where: Start Balance is mortgage balance at the beginning of month; PSA Mortal. is the mortality rate estimated for that month using 150% of PSA; Mrtg. Pymt. is the monthly mortgage payment = Principal + Interest; Pre-Pymt. is the estimated prepayment = (Start Balance)(PSA Mortal.); Serv. Fee is the assumed contractually specified service fee; Cash Flow is the payment made to holder of the Pass Through; and, End Balance = Start Balance - Principal - Pre-Payment.