

	Month	Index	Monthly Increase	Capped Increase <i>monthly cap rate = 3.00%</i>
MONTHLY POINT-TO-POINT	1	900.00		
	2	925.65	2.85%	2.85%
	3	923.61	-0.22%	-0.22%
	4	939.13	1.68%	1.68%
	5	1004.96	7.01%	3.00%
	6	1008.28	0.33%	0.33%
	7	1014.43	0.61%	0.61%
	8	1032.99	1.83%	1.83%
	9	1041.15	0.79%	0.79%
	10	1040.22	-0.09%	-0.09%
	11	1116.78	7.36%	3.00%
	12	1123.37	0.59%	0.59%
	13	1126.51	0.28%	0.28%
	<i>Total of monthly capped increases</i>			14.65%
	<b>Annual Interest Credit - Monthly Pt-to-Pt w/ a Cap</b>			<b>14.65%</b>

	Date	Index	Increase	Capped Increase <i>annual cap rate = 9.00%</i>
ANNUAL PT. TO PT.	Initial	900.00		
	1st Anniv.	1126.51	25.17%	9.00%
	<b>Annual Interest Credit - Annual Pt-to-Pt w/ a Cap</b>			<b>9.00%</b>

	Date	Index	Increase	Capped Increase <i>annual cap rate = 10%</i>
MO. AVG. w/ CAP	Initial	900.00		
	Average of 12 monthly values	1024.76	13.86%	10.00%
	<b>Annual Interest Credit - Monthly Average w/ Cap</b>			<b>10.00%</b>

	Date	Index	Increase	Increase After Spread <i>annual spread rate = 1.5%</i>
MO. AVG. w/ SPREAD	Initial	900.00		
	Average of 12 monthly values	1024.76	13.86%	12.36%
	<b>Annual Interest Credit - Monthly Avg. w/ Spread</b>			<b>12.36%</b>