

	Month	Index	Monthly Increase	Capped Increase <i>monthly cap rate = 3.00%</i>
MONTHLY POINT-TO-POINT	1	900.00		
	2	909.30	1.03%	1.03%
	3	911.20	0.21%	0.21%
	4	913.30	0.23%	0.23%
	5	914.40	0.12%	0.12%
	6	921.30	0.75%	0.75%
	7	922.80	0.16%	0.16%
	8	926.20	0.37%	0.37%
	9	928.10	0.21%	0.21%
	10	936.70	0.93%	0.93%
	11	947.30	1.13%	1.13%
	12	952.90	0.59%	0.59%
	13	972.10	2.01%	2.01%
	<i>Total of monthly capped increases</i>			7.74%
	Annual Interest Credit - Monthly Pt-to-Pt w/ a Cap			7.74%
	Date	Index	Increase	Capped Increase <i>annual cap rate = 9%</i>
ANNUAL PT. TO PT.	Initial	900.00		
	1st Anniv.	972.10	8.01%	8.01%
	Annual Interest Credit - Annual Pt-to-Pt w/ a Cap			8.01%
	Date	Index	Increase	Capped Increase <i>annual cap rate = 10%</i>
MO. AVG. w/ CAP	Initial	900.00		
	Average of 12 monthly values	929.63	3.29%	3.29%
	Annual Interest Credit - Monthly Average w/ Cap			3.29%
	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	929.63	3.29%	1.79%
	Annual Interest Credit - Monthly Avg. w/ Spread			1.79%