

ARM Calendar

January

S	M	T	W	T	F	S
			<b>1</b>	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	<b>20</b>	21	22	23	24	25
26	27	28	29	30	31	

February

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	<b>17</b>	18	19	20	21	22
23	24	25	26	27	28	

March

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

April

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	<b>26</b>	27	28	29	30
31						

June

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

July

S	M	T	W	T	F	S
		1	2	3	<b>4</b>	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

August

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

September

S	M	T	W	T	F	S
	<b>1</b>	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

October

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	<b>13</b>	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	<b>11</b>	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	<b>27</b>	28	29
30						

December

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	<b>25</b>	26	27
28	29	30	31			

Holidays are **Bolded**

Wall  
Street  
INDEX

DATE	INDEX
05-May	5.360
12-May	5.370
19-May	9.110
26-May	2.030
02-Jun	5.710
09-Jun	6.200
16-Jun	8.550
23-Jun	1.360
30-Jun	2.550
07-Jul	7.660
14-Jul	1.230
21-Jul	5.210
28-Jul	5.220
04-Aug	5.230
11-Aug	5.240
18-Aug	5.990
25-Aug	6.090
01-Sep	7.120
08-Sep	2.590
15-Sep	3.670
22-Sep	5.880
29-Sep	6.770
06-Oct	12.550
13-Oct	12.730

ARM ROUNDING CHART

BETWEEN		ROUND TO
0.000	0.060	0.000
0.070	0.180	0.125
0.190	0.310	0.250
0.320	0.430	0.375
0.440	0.560	0.500
0.570	0.680	0.625
0.690	0.810	0.750
0.820	0.930	0.875
0.940	0.000	0.000

## ARMBLNK

	LOAN # 1	LOAN # 2	LOAN # 3	LOAN # 4
Current Note Rate	8.000%	8.000%	8.000%	8.000%
Change Date	01-Sep	01-Aug	01-Aug	01-Jul
Look Back	45	60	45	45
Index	1	2	3	4
Margin	2.750	2.750	2.500	2.500
Unadjusted Coupon	5	6	7	8
Rounded Coupon	9	10	11	12
Periodic Caps	2.000	2.000	1.000	2.000
New Coupon	13	14	15	16
Service Fee	0.375	0.375	0.375	0.375
New ANY	17	18	19	20