

INTEREST FACTORS

| 0.25% | Table1 Discrete cash flow: compound interest factors |               |                         |                 |                  |                  |                  |                 | 0.25% |
|-------|--|---------------|-------------------------|-----------------|------------------|------------------|------------------|-----------------|-------|
|       | Single Payments                                      |               | Uniform-Series Payments |                 |                  | Uniform Gradient |                  |                 |       |
|       | Compound Amount                                      | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth    | Gradient Present | Gradient Annual |       |
|       | F/P  | P/F           | A/F                     | F/A             | A/P              | P/A              | Worth P/G        | Series A/G      |       |
| 1     | 1.0025   | 0.9975        | 1.00000                 | 1.00000         | 1.00250          | 0.9975           |                  |                 |       |
| 2     | 1.0050   | 0.9950        | 0.49938                 | 2.00250         | 0.50188          | 1.9925           | 0.9950           | 0.4994          |       |
| 3     | 1.0075   | 0.9925        | 0.33250                 | 3.00751         | 0.33500          | 2.9851           | 2.9801           | 0.9983          |       |
| 4     | 1.0100   | 0.9901        | 0.24906                 | 4.01503         | 0.25156          | 3.9751           | 5.9503           | 1.4969          |       |
| 5     | 1.0126   | 0.9876        | 0.19900                 | 5.02506         | 0.20150          | 4.9627           | 9.9007           | 1.9950          |       |
| 6     | 1.0151   | 0.9851        | 0.16563                 | 6.03763         | 0.16813          | 5.9478           | 14.8263          | 2.4927          |       |
| 7     | 1.0176   | 0.9827        | 0.14179                 | 7.05272         | 0.14429          | 6.9305           | 20.7223          | 2.9900          |       |
| 8     | 1.0202   | 0.9802        | 0.12391                 | 8.07035         | 0.12641          | 7.9107           | 27.5839          | 3.4869          |       |
| 9     | 1.0227   | 0.9778        | 0.11000                 | 9.09053         | 0.11250          | 8.8885           | 35.4061          | 3.9834          |       |
| 10    | 1.0253   | 0.9753        | 0.09888                 | 10.11325        | 0.10138          | 9.8639           | 44.1842          | 4.4794          |       |
| 11    | 1.0278   | 0.9729        | 0.08978                 | 11.13854        | 0.09228          | 10.8368          | 53.9133          | 4.9750          |       |
| 12    | 1.0304   | 0.9705        | 0.08219                 | 12.16638        | 0.08469          | 11.8073          | 64.5886          | 5.4702          |       |
| 13    | 1.0330   | 0.9681        | 0.07578                 | 13.19680        | 0.07828          | 12.7753          | 76.2053          | 5.9650          |       |
| 14    | 1.0356   | 0.9656        | 0.07028                 | 14.22979        | 0.07278          | 13.7410          | 88.7587          | 6.4594          |       |
| 15    | 1.0382   | 0.9632        | 0.06551                 | 15.26537        | 0.06801          | 14.7042          | 102.2441         | 6.9534          |       |
| 16    | 1.0408   | 0.9608        | 0.06134                 | 16.30353        | 0.06384          | 15.6650          | 116.6567         | 7.4469          |       |
| 17    | 1.0434   | 0.9584        | 0.05766                 | 17.34429        | 0.06016          | 16.6235          | 131.9917         | 7.9401          |       |
| 18    | 1.0460   | 0.9561        | 0.05438                 | 18.38765        | 0.05688          | 17.5795          | 148.2446         | 8.4328          |       |
| 19    | 1.0486   | 0.9537        | 0.05146                 | 19.43362        | 0.05396          | 18.5332          | 165.4106         | 8.9251          |       |
| 20    | 1.0512   | 0.9513        | 0.04882                 | 20.48220        | 0.05132          | 19.4845          | 183.4851         | 9.4170          |       |
| 21    | 1.0538   | 0.9489        | 0.04644                 | 21.53341        | 0.04894          | 20.4334          | 202.4634         | 9.9085          |       |
| 22    | 1.0565   | 0.9466        | 0.04427                 | 22.58724        | 0.04677          | 21.3800          | 222.3410         | 10.3995         |       |
| 23    | 1.0591   | 0.9442        | 0.04229                 | 23.64371        | 0.04479          | 22.3241          | 243.1131         | 10.8901         |       |
| 24    | 1.0618   | 0.9418        | 0.04048                 | 24.70282        | 0.04298          | 23.2660          | 264.7753         | 11.3804         |       |
| 25    | 1.0644   | 0.9395        | 0.03881                 | 25.76457        | 0.04131          | 24.2055          | 287.3230         | 11.8702         |       |
| 26    | 1.0671   | 0.9371        | 0.03727                 | 26.82899        | 0.03977          | 25.1426          | 310.7516         | 12.3596         |       |
| 27    | 1.0697   | 0.9348        | 0.03585                 | 27.89606        | 0.03835          | 26.0774          | 335.0566         | 12.8485         |       |
| 28    | 1.0724   | 0.9325        | 0.03452                 | 28.96580        | 0.03702          | 27.0099          | 360.2334         | 13.3371         |       |
| 29    | 1.0751   | 0.9301        | 0.03329                 | 30.03821        | 0.03579          | 27.9400          | 386.2776         | 13.8252         |       |
| 30    | 1.0778   | 0.9278        | 0.03214                 | 31.11331        | 0.03464          | 28.8679          | 413.1847         | 14.3130         |       |
| 36    | 1.0941   | 0.9140        | 0.02658                 | 37.62056        | 0.02908          | 34.3865          | 592.4988         | 17.2306         |       |
| 40    | 1.1050   | 0.9050        | 0.02380                 | 42.01320        | 0.02630          | 38.0199          | 728.7399         | 19.1673         |       |
| 48    | 1.1273   | 0.8871        | 0.01963                 | 50.93121        | 0.02213          | 45.1787          | 1040.0552        | 23.0209         |       |
| 50    | 1.1330   | 0.8826        | 0.01880                 | 53.18868        | 0.02130          | 46.9462          | 1125.7767        | 23.9802         |       |
| 52    | 1.1386   | 0.8782        | 0.01803                 | 55.45746        | 0.02053          | 48.7048          | 1214.5885        | 24.9377         |       |
| 55    | 1.1472   | 0.8717        | 0.01698                 | 58.88194        | 0.01948          | 51.3264          | 1353.5286        | 26.3710         |       |
| 60    | 1.1616   | 0.8609        | 0.01547                 | 64.64671        | 0.01797          | 55.6524          | 1600.0845        | 28.7514         |       |
| 72    | 1.1969   | 0.8355        | 0.01269                 | 78.77939        | 0.01519          | 65.8169          | 2265.5569        | 34.4221         |       |
| 75    | 1.2059   | 0.8292        | 0.01214                 | 82.37922        | 0.01464          | 68.3108          | 2447.6069        | 35.8305         |       |
| 84    | 1.2334   | 0.8108        | 0.01071                 | 93.34192        | 0.01321          | 75.6813          | 3029.7592        | 40.0331         |       |
| 90    | 1.2520   | 0.7987        | 0.00992                 | 100.78845       | 0.01242          | 80.5038          | 3446.8700        | 42.8162         |       |
| 96    | 1.2709   | 0.7869        | 0.00923                 | 108.34739       | 0.01173          | 85.2546          | 3886.2832        | 45.5844         |       |
| 100   | 1.2836   | 0.7790        | 0.00881                 | 113.44996       | 0.01131          | 88.3825          | 4191.2417        | 47.4216         |       |
| 108   | 1.3095   | 0.7636        | 0.00808                 | 123.80926       | 0.01058          | 94.5453          | 4829.0125        | 51.0762         |       |
| 120   | 1.3494   | 0.7411        | 0.00716                 | 139.74142       | 0.00966          | 103.5618         | 5852.1116        | 56.5084         |       |
| 132   | 1.3904   | 0.7192        | 0.00640                 | 156.15817       | 0.00890          | 112.3121         | 6950.0144        | 61.8813         |       |
| 144   | 1.4327   | 0.6980        | 0.00578                 | 173.07425       | 0.00828          | 120.8041         | 8117.4133        | 67.1949         |       |
| 240   | 1.8208   | 0.5492        | 0.00305                 | 328.30200       | 0.00555          | 180.3109         | 19398.9852       | 107.5863        |       |
| 360   | 2.4568   | 0.4070        | 0.00172                 | 582.73688       | 0.00422          | 237.1894         | 36263.9299       | 152.8902        |       |
| 480   | 3.3151   | 0.3016        | 0.00108                 | 926.05950       | 0.00358          | 279.3418         | 53820.7525       | 192.6699        |       |

INTEREST FACTORS

| 0.50% |                 | Table 2 Discrete cash flow: compound interest factors |                         |                 |                  |               | 0.50%            |                 |
|-------|-----------------|---|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|       | Single Payments |   | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|       | Compound Amount | Present Worth   | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|       | F/P             | P/F   | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1     | 1.0050          | 0.9950  | 1.00000                 | 1.00000         | 1.00500          | 0.9950        |                  |                 |
| 2     | 1.0100          | 0.9901  | 0.49875                 | 2.00500         | 0.50375          | 1.9851        | 0.9901           | 0.4988          |
| 3     | 1.0151          | 0.9851  | 0.33167                 | 3.01502         | 0.33667          | 2.9702        | 2.9604           | 0.9967          |
| 4     | 1.0202          | 0.9802  | 0.24813                 | 4.03010         | 0.25313          | 3.9505        | 5.9011           | 1.4938          |
| 5     | 1.0253          | 0.9754  | 0.19801                 | 5.05025         | 0.20301          | 4.9259        | 9.8026           | 1.9900          |
| 6     | 1.0304          | 0.9705  | 0.16460                 | 6.07550         | 0.16960          | 5.8964        | 14.6552          | 2.4855          |
| 7     | 1.0355          | 0.9657  | 0.14073                 | 7.10588         | 0.14573          | 6.8621        | 20.4493          | 2.9801          |
| 8     | 1.0407          | 0.9609  | 0.12283                 | 8.14141         | 0.12783          | 7.8230        | 27.1755          | 3.4738          |
| 9     | 1.0459          | 0.9561  | 0.10891                 | 9.18212         | 0.11391          | 8.7791        | 34.8244          | 3.9668          |
| 10    | 1.0511          | 0.9513  | 0.09777                 | 10.22803        | 0.10277          | 9.7304        | 43.3865          | 4.4589          |
| 11    | 1.0564          | 0.9466  | 0.08866                 | 11.27917        | 0.09366          | 10.6770       | 52.8526          | 4.9501          |
| 12    | 1.0617          | 0.9419  | 0.08107                 | 12.33556        | 0.08607          | 11.6189       | 63.2136          | 5.4406          |
| 13    | 1.0670          | 0.9372  | 0.07464                 | 13.39724        | 0.07964          | 12.5562       | 74.4602          | 5.9302          |
| 14    | 1.0723          | 0.9326  | 0.06914                 | 14.46423        | 0.07414          | 13.4887       | 86.5835          | 6.4190          |
| 15    | 1.0777          | 0.9279  | 0.06436                 | 15.53655        | 0.06936          | 14.4166       | 99.5743          | 6.9069          |
| 16    | 1.0831          | 0.9233  | 0.06019                 | 16.61423        | 0.06519          | 15.3399       | 113.4238         | 7.3940          |
| 17    | 1.0885          | 0.9187  | 0.05651                 | 17.69730        | 0.06151          | 16.2586       | 128.1231         | 7.8803          |
| 18    | 1.0939          | 0.9141  | 0.05323                 | 18.78579        | 0.05823          | 17.1728       | 143.6634         | 8.3658          |
| 19    | 1.0994          | 0.9096  | 0.05030                 | 19.87972        | 0.05530          | 18.0824       | 160.0360         | 8.8504          |
| 20    | 1.1049          | 0.9051  | 0.04767                 | 20.97912        | 0.05267          | 18.9874       | 177.2322         | 9.3342          |
| 21    | 1.1104          | 0.9006  | 0.04528                 | 22.08401        | 0.05028          | 19.8880       | 195.2434         | 9.8172          |
| 22    | 1.1160          | 0.8961  | 0.04311                 | 23.19443        | 0.04811          | 20.7841       | 214.0611         | 10.2993         |
| 23    | 1.1216          | 0.8916  | 0.04113                 | 24.31040        | 0.04613          | 21.6757       | 233.6768         | 10.7806         |
| 24    | 1.1272          | 0.8872  | 0.03932                 | 25.43196        | 0.04432          | 22.5629       | 254.0820         | 11.2611         |
| 25    | 1.1328          | 0.8828  | 0.03765                 | 26.55912        | 0.04265          | 23.4456       | 275.2686         | 11.7407         |
| 26    | 1.1385          | 0.8784  | 0.03611                 | 27.69191        | 0.04111          | 24.3240       | 297.2281         | 12.2195         |
| 27    | 1.1442          | 0.8740  | 0.03469                 | 28.83037        | 0.03969          | 25.1980       | 319.9523         | 12.6975         |
| 28    | 1.1499          | 0.8697  | 0.03336                 | 29.97452        | 0.03836          | 26.0677       | 343.4332         | 13.1747         |
| 29    | 1.1556          | 0.8653  | 0.03213                 | 31.12439        | 0.03713          | 26.9330       | 367.6625         | 13.6510         |
| 30    | 1.1614          | 0.8610  | 0.03098                 | 32.28002        | 0.03598          | 27.7941       | 392.6324         | 14.1265         |
| 36    | 1.1967          | 0.8356  | 0.02542                 | 39.33610        | 0.03042          | 32.8710       | 557.5598         | 16.9621         |
| 40    | 1.2208          | 0.8191  | 0.02265                 | 44.15885        | 0.02765          | 36.1722       | 681.3347         | 18.8359         |
| 48    | 1.2705          | 0.7871  | 0.01849                 | 54.09783        | 0.02349          | 42.5803       | 959.9188         | 22.5437         |
| 50    | 1.2832          | 0.7793  | 0.01765                 | 56.64516        | 0.02265          | 44.1428       | 1035.6966        | 23.4624         |
| 52    | 1.2961          | 0.7716  | 0.01689                 | 59.21803        | 0.02189          | 45.6897       | 1113.8162        | 24.3778         |
| 55    | 1.3156          | 0.7601  | 0.01584                 | 63.12577        | 0.02084          | 47.9814       | 1235.2686        | 25.7447         |
| 60    | 1.3489          | 0.7414  | 0.01433                 | 69.77003        | 0.01933          | 51.7256       | 1448.6458        | 28.0064         |
| 72    | 1.4320          | 0.6983  | 0.01157                 | 86.40886        | 0.01657          | 60.3395       | 2012.3478        | 33.3504         |
| 75    | 1.4536          | 0.6879  | 0.01102                 | 90.72650        | 0.01602          | 62.4136       | 2163.7525        | 34.6679         |
| 84    | 1.5204          | 0.6577  | 0.00961                 | 104.07393       | 0.01461          | 68.4530       | 2640.6641        | 38.5763         |
| 90    | 1.5666          | 0.6383  | 0.00883                 | 113.31094       | 0.01383          | 72.3313       | 2976.0769        | 41.1451         |
| 96    | 1.6141          | 0.6195  | 0.00814                 | 122.82854       | 0.01314          | 76.0952       | 3324.1846        | 43.6845         |
| 100   | 1.6467          | 0.6073  | 0.00773                 | 129.33370       | 0.01273          | 78.5426       | 3562.7934        | 45.3613         |
| 108   | 1.7137          | 0.5835  | 0.00701                 | 142.73990       | 0.01201          | 83.2934       | 4054.3747        | 48.6758         |
| 120   | 1.8194          | 0.5496  | 0.00610                 | 163.87935       | 0.01110          | 90.0735       | 4823.5051        | 53.5508         |
| 132   | 1.9316          | 0.5177  | 0.00537                 | 186.32263       | 0.01037          | 96.4596       | 5624.5868        | 58.3103         |
| 144   | 2.0508          | 0.4876  | 0.00476                 | 210.15016       | 0.00976          | 102.4747      | 6451.3116        | 62.9551         |
| 240   | 3.3102          | 0.3021  | 0.00216                 | 462.04090       | 0.00716          | 139.5808      | 13415.5395       | 96.1131         |
| 360   | 6.0226          | 0.1660  | 0.00100                 | 1004.51504      | 0.00600          | 166.7916      | 21403.3041       | 128.3236        |
| 480   | 10.9575         | 0.0913  | 0.00050                 | 1991.49073      | 0.00550          | 181.7476      | 27588.3573       | 151.7949        |

INTEREST FACTORS

| 0.75% |                 | Table 3 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 0.75%           |  |
|-------|-----------------|---|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|       | Single Payments |   | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|       | Compound Amount | Present Worth   | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|       | F/P             | P/F   | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1     | 1.0075          | 0.9926  | 1.00000                 | 1.00000         | 1.00750          | 0.9926        |                  |                 |  |
| 2     | 1.0151          | 0.9852  | 0.49813                 | 2.00750         | 0.50563          | 1.9777        | 0.9852           | 0.4981          |  |
| 3     | 1.0227          | 0.9778  | 0.33085                 | 3.02256         | 0.33835          | 2.9556        | 2.9408           | 0.9950          |  |
| 4     | 1.0303          | 0.9706  | 0.24721                 | 4.04523         | 0.25471          | 3.9261        | 5.8525           | 1.4907          |  |
| 5     | 1.0381          | 0.9633  | 0.19702                 | 5.07556         | 0.20452          | 4.8894        | 9.7058           | 1.9851          |  |
| 6     | 1.0459          | 0.9562  | 0.16357                 | 6.11363         | 0.17107          | 5.8456        | 14.4866          | 2.4782          |  |
| 7     | 1.0537          | 0.9490  | 0.13967                 | 7.15948         | 0.14717          | 6.7946        | 20.1808          | 2.9701          |  |
| 8     | 1.0616          | 0.9420  | 0.12176                 | 8.21318         | 0.12926          | 7.7366        | 26.7747          | 3.4608          |  |
| 9     | 1.0696          | 0.9350  | 0.10782                 | 9.27478         | 0.11532          | 8.6716        | 34.2544          | 3.9502          |  |
| 10    | 1.0776          | 0.9280  | 0.09667                 | 10.34434        | 0.10417          | 9.5996        | 42.6064          | 4.4384          |  |
| 11    | 1.0857          | 0.9211  | 0.08755                 | 11.42192        | 0.09505          | 10.5207       | 51.8174          | 4.9253          |  |
| 12    | 1.0938          | 0.9142  | 0.07995                 | 12.50759        | 0.08745          | 11.4349       | 61.8740          | 5.4110          |  |
| 13    | 1.1020          | 0.9074  | 0.07352                 | 13.60139        | 0.08102          | 12.3423       | 72.7632          | 5.8954          |  |
| 14    | 1.1103          | 0.9007  | 0.06801                 | 14.70340        | 0.07551          | 13.2430       | 84.4720          | 6.3786          |  |
| 15    | 1.1186          | 0.8940  | 0.06324                 | 15.81368        | 0.07074          | 14.1370       | 96.9876          | 6.8606          |  |
| 16    | 1.1270          | 0.8873  | 0.05906                 | 16.93228        | 0.06656          | 15.0243       | 110.2973         | 7.3413          |  |
| 17    | 1.1354          | 0.8807  | 0.05537                 | 18.05927        | 0.06287          | 15.9050       | 124.3887         | 7.8207          |  |
| 18    | 1.1440          | 0.8742  | 0.05210                 | 19.19472        | 0.05960          | 16.7792       | 139.2494         | 8.2989          |  |
| 19    | 1.1525          | 0.8676  | 0.04917                 | 20.33868        | 0.05667          | 17.6468       | 154.8671         | 8.7759          |  |
| 20    | 1.1612          | 0.8612  | 0.04653                 | 21.49122        | 0.05403          | 18.5080       | 171.2297         | 9.2516          |  |
| 21    | 1.1699          | 0.8548  | 0.04415                 | 22.65240        | 0.05165          | 19.3628       | 188.3253         | 9.7261          |  |
| 22    | 1.1787          | 0.8484  | 0.04198                 | 23.82230        | 0.04948          | 20.2112       | 206.1420         | 10.1994         |  |
| 23    | 1.1875          | 0.8421  | 0.04000                 | 25.00096        | 0.04750          | 21.0533       | 224.6682         | 10.6714         |  |
| 24    | 1.1964          | 0.8358  | 0.03818                 | 26.18847        | 0.04568          | 21.8891       | 243.8923         | 11.1422         |  |
| 25    | 1.2054          | 0.8296  | 0.03652                 | 27.38488        | 0.04402          | 22.7188       | 263.8029         | 11.6117         |  |
| 26    | 1.2144          | 0.8234  | 0.03498                 | 28.59027        | 0.04248          | 23.5422       | 284.3888         | 12.0800         |  |
| 27    | 1.2235          | 0.8173  | 0.03355                 | 29.80470        | 0.04105          | 24.3595       | 305.6387         | 12.5470         |  |
| 28    | 1.2327          | 0.8112  | 0.03223                 | 31.02823        | 0.03973          | 25.1707       | 327.5416         | 13.0128         |  |
| 29    | 1.2420          | 0.8052  | 0.03100                 | 32.26094        | 0.03850          | 25.9759       | 350.0867         | 13.4774         |  |
| 30    | 1.2513          | 0.7992  | 0.02985                 | 33.50290        | 0.03735          | 26.7751       | 373.2631         | 13.9407         |  |
| 36    | 1.3086          | 0.7641  | 0.02430                 | 41.15272        | 0.03180          | 31.4468       | 524.9924         | 16.6946         |  |
| 40    | 1.3483          | 0.7416  | 0.02153                 | 46.44648        | 0.02903          | 34.4469       | 637.4693         | 18.5058         |  |
| 48    | 1.4314          | 0.6986  | 0.01739                 | 57.52071        | 0.02489          | 40.1848       | 886.8404         | 22.0691         |  |
| 50    | 1.4530          | 0.6883  | 0.01656                 | 60.39426        | 0.02406          | 41.5664       | 953.8486         | 22.9476         |  |
| 52    | 1.4748          | 0.6780  | 0.01580                 | 63.31107        | 0.02330          | 42.9276       | 1022.5852        | 23.8211         |  |
| 55    | 1.5083          | 0.6630  | 0.01476                 | 67.76883        | 0.02226          | 44.9316       | 1128.7869        | 25.1223         |  |
| 60    | 1.5657          | 0.6387  | 0.01326                 | 75.42414        | 0.02076          | 48.1734       | 1313.5189        | 27.2665         |  |
| 72    | 1.7126          | 0.5839  | 0.01053                 | 95.00703        | 0.01803          | 55.4768       | 1791.2463        | 32.2882         |  |
| 75    | 1.7514          | 0.5710  | 0.00998                 | 100.18331       | 0.01748          | 57.2027       | 1917.2225        | 33.5163         |  |
| 84    | 1.8732          | 0.5338  | 0.00859                 | 116.42693       | 0.01609          | 62.1540       | 2308.1283        | 37.1357         |  |
| 90    | 1.9591          | 0.5104  | 0.00782                 | 127.87899       | 0.01532          | 65.2746       | 2577.9961        | 39.4946         |  |
| 96    | 2.0489          | 0.4881  | 0.00715                 | 139.85616       | 0.01465          | 68.2584       | 2853.9352        | 41.8107         |  |
| 100   | 2.1111          | 0.4737  | 0.00675                 | 148.14451       | 0.01425          | 70.1746       | 3040.7453        | 43.3311         |  |
| 108   | 2.2411          | 0.4462  | 0.00604                 | 165.48322       | 0.01354          | 73.8394       | 3419.9041        | 46.3154         |  |
| 120   | 2.4514          | 0.4079  | 0.00517                 | 193.51428       | 0.01267          | 78.9417       | 3998.5621        | 50.6521         |  |
| 132   | 2.6813          | 0.3730  | 0.00446                 | 224.17484       | 0.01196          | 83.6064       | 4583.5701        | 54.8232         |  |
| 144   | 2.9328          | 0.3410  | 0.00388                 | 257.71157       | 0.01138          | 87.8711       | 5169.5828        | 58.8314         |  |
| 240   | 6.0092          | 0.1664  | 0.00150                 | 667.88687       | 0.00900          | 111.1450      | 9494.1162        | 85.4210         |  |
| 360   | 14.7306         | 0.0679  | 0.00055                 | 1830.74348      | 0.00805          | 124.2819      | 13312.3871       | 107.1145        |  |
| 480   | 36.1099         | 0.0277  | 0.00021                 | 4681.32027      | 0.00771          | 129.6409      | 15513.0866       | 119.6620        |  |

INTEREST FACTORS

| 1% Table 4 Discrete cash flow: compound interest factors 1% |                 |               |                         |                 |                  |               |                  |                 |
|---|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|   | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|   | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|   | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1   | 1.0100          | 0.9901        | 1.00000                 | 1.00000         | 1.01000          | 0.9901        |                  |                 |
| 2   | 1.0201          | 0.9803        | 0.49751                 | 2.01000         | 0.50751          | 1.9704        | 0.9803           | 0.4975          |
| 3   | 1.0303          | 0.9706        | 0.33002                 | 3.03010         | 0.34002          | 2.9410        | 2.9215           | 0.9934          |
| 4   | 1.0406          | 0.9610        | 0.24628                 | 4.06040         | 0.25628          | 3.9020        | 5.8044           | 1.4876          |
| 5   | 1.0510          | 0.9515        | 0.19604                 | 5.10101         | 0.20604          | 4.8534        | 9.6103           | 1.9801          |
| 6   | 1.0615          | 0.9420        | 0.16255                 | 6.15202         | 0.17255          | 5.7955        | 14.3205          | 2.4710          |
| 7   | 1.0721          | 0.9327        | 0.13863                 | 7.21354         | 0.14863          | 6.7282        | 19.9168          | 2.9602          |
| 8   | 1.0829          | 0.9235        | 0.12069                 | 8.28567         | 0.13069          | 7.6517        | 26.3812          | 3.4478          |
| 9   | 1.0937          | 0.9143        | 0.10674                 | 9.36853         | 0.11674          | 8.5660        | 33.6959          | 3.9337          |
| 10  | 1.1046          | 0.9053        | 0.09558                 | 10.46221        | 0.10558          | 9.4713        | 41.8435          | 4.4179          |
| 11  | 1.1157          | 0.8963        | 0.08645                 | 11.56683        | 0.09645          | 10.3676       | 50.8067          | 4.9005          |
| 12  | 1.1268          | 0.8874        | 0.07885                 | 12.68250        | 0.08885          | 11.2551       | 60.5687          | 5.3815          |
| 13  | 1.1381          | 0.8787        | 0.07241                 | 13.80933        | 0.08241          | 12.1337       | 71.1126          | 5.8607          |
| 14  | 1.1495          | 0.8700        | 0.06690                 | 14.94742        | 0.07690          | 13.0037       | 82.4221          | 6.3384          |
| 15  | 1.1610          | 0.8613        | 0.06212                 | 16.09690        | 0.07212          | 13.8651       | 94.4810          | 6.8143          |
| 16  | 1.1726          | 0.8528        | 0.05794                 | 17.25786        | 0.06794          | 14.7179       | 107.2734         | 7.2886          |
| 17  | 1.1843          | 0.8444        | 0.05426                 | 18.43044        | 0.06426          | 15.5623       | 120.7834         | 7.7613          |
| 18  | 1.1961          | 0.8360        | 0.05098                 | 19.61475        | 0.06098          | 16.3983       | 134.9957         | 8.2323          |
| 19  | 1.2081          | 0.8277        | 0.04805                 | 20.81090        | 0.05805          | 17.2260       | 149.8950         | 8.7017          |
| 20  | 1.2202          | 0.8195        | 0.04542                 | 22.01900        | 0.05542          | 18.0456       | 165.4664         | 9.1694          |
| 21  | 1.2324          | 0.8114        | 0.04303                 | 23.23919        | 0.05303          | 18.8570       | 181.6950         | 9.6354          |
| 22  | 1.2447          | 0.8034        | 0.04086                 | 24.47159        | 0.05086          | 19.6604       | 198.5663         | 10.0998         |
| 23  | 1.2572          | 0.7954        | 0.03889                 | 25.71630        | 0.04889          | 20.4558       | 216.0660         | 10.5626         |
| 24  | 1.2697          | 0.7876        | 0.03707                 | 26.97346        | 0.04707          | 21.2434       | 234.1800         | 11.0237         |
| 25  | 1.2824          | 0.7798        | 0.03541                 | 28.24320        | 0.04541          | 22.0232       | 252.8945         | 11.4831         |
| 26  | 1.2953          | 0.7720        | 0.03387                 | 29.52563        | 0.04387          | 22.7952       | 272.1957         | 11.9409         |
| 27  | 1.3082          | 0.7644        | 0.03245                 | 30.82089        | 0.04245          | 23.5596       | 292.0702         | 12.3971         |
| 28  | 1.3213          | 0.7568        | 0.03112                 | 32.12910        | 0.04112          | 24.3164       | 312.5047         | 12.8516         |
| 29  | 1.3345          | 0.7493        | 0.02990                 | 33.45039        | 0.03990          | 25.0658       | 333.4863         | 13.3044         |
| 30  | 1.3478          | 0.7419        | 0.02875                 | 34.78489        | 0.03875          | 25.8077       | 355.0021         | 13.7557         |
| 36  | 1.4308          | 0.6989        | 0.02321                 | 43.07688        | 0.03321          | 30.1075       | 494.6207         | 16.4285         |
| 40  | 1.4889          | 0.6717        | 0.02046                 | 48.88637        | 0.03046          | 32.8347       | 596.8561         | 18.1776         |
| 48  | 1.6122          | 0.6203        | 0.01633                 | 61.22261        | 0.02633          | 37.9740       | 820.1460         | 21.5976         |
| 50  | 1.6446          | 0.6080        | 0.01551                 | 64.46318        | 0.02551          | 39.1961       | 879.4176         | 22.4363         |
| 52  | 1.6777          | 0.5961        | 0.01476                 | 67.76889        | 0.02476          | 40.3942       | 939.9175         | 23.2686         |
| 55  | 1.7285          | 0.5785        | 0.01373                 | 72.85246        | 0.02373          | 42.1472       | 1032.8148        | 24.5049         |
| 60  | 1.8167          | 0.5504        | 0.01224                 | 81.66967        | 0.02224          | 44.9550       | 1192.8061        | 26.5333         |
| 72  | 2.0471          | 0.4885        | 0.00955                 | 104.70993       | 0.01955          | 51.1504       | 1597.8673        | 31.2386         |
| 75  | 2.1091          | 0.4741        | 0.00902                 | 110.91285       | 0.01902          | 52.5871       | 1702.7340        | 32.3793         |
| 84  | 2.3067          | 0.4335        | 0.00765                 | 130.67227       | 0.01765          | 56.6485       | 2023.3153        | 35.7170         |
| 90  | 2.4486          | 0.4084        | 0.00690                 | 144.86327       | 0.01690          | 59.1609       | 2240.5675        | 37.8724         |
| 96  | 2.5993          | 0.3847        | 0.00625                 | 159.92729       | 0.01625          | 61.5277       | 2459.4298        | 39.9727         |
| 100   | 2.7048          | 0.3697        | 0.00587                 | 170.48138       | 0.01587          | 63.0289       | 2605.7758        | 41.3426         |
| 108   | 2.9289          | 0.3414        | 0.00518                 | 192.89258       | 0.01518          | 65.8578       | 2898.4203        | 44.0103         |
| 120   | 3.3004          | 0.3030        | 0.00435                 | 230.03869       | 0.01435          | 69.7005       | 3334.1148        | 47.8349         |
| 132   | 3.7190          | 0.2689        | 0.00368                 | 271.89586       | 0.01368          | 73.1108       | 3761.6944        | 51.4520         |
| 144   | 4.1906          | 0.2386        | 0.00313                 | 319.06156       | 0.01313          | 76.1372       | 4177.4664        | 54.8676         |
| 240   | 10.8926         | 0.0918        | 0.00101                 | 989.25537       | 0.01101          | 90.8194       | 6878.6016        | 75.7393         |
| 360   | 35.9496         | 0.0278        | 0.00029                 | 3494.96413      | 0.01029          | 97.2183       | 8720.4323        | 89.6995         |
| 480   | 118.6477        | 0.0084        | 0.00008                 | 11764.77251     | 0.01008          | 99.1572       | 9511.1579        | 95.9200         |

INTEREST FACTORS

| 1.25% | Table 5 Discrete cash flow: compound interest factors |               |                         |                 |                  |               |                  | 1.25%           |  |
|-------|---|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|       | Single Payments                                       |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|       | Compound Amount                                       | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|       | F/P   | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1     | 1.0125  | 0.9877        | 1.00000                 | 1.00000         | 1.01250          | 0.9877        |                  |                 |  |
| 2     | 1.0252  | 0.9755        | 0.49689                 | 2.01250         | 0.50939          | 1.9631        | 0.9755           | 0.4969          |  |
| 3     | 1.0380  | 0.9634        | 0.32920                 | 3.03766         | 0.34170          | 2.9265        | 2.9023           | 0.9917          |  |
| 4     | 1.0509  | 0.9515        | 0.24536                 | 4.07563         | 0.25786          | 3.8781        | 5.7569           | 1.4845          |  |
| 5     | 1.0641  | 0.9398        | 0.19506                 | 5.12657         | 0.20756          | 4.8178        | 9.5160           | 1.9752          |  |
| 6     | 1.0774  | 0.9282        | 0.16153                 | 6.19065         | 0.17403          | 5.7460        | 14.1569          | 2.4638          |  |
| 7     | 1.0909  | 0.9167        | 0.13759                 | 7.26804         | 0.15009          | 6.6627        | 19.6571          | 2.9503          |  |
| 8     | 1.1045  | 0.9054        | 0.11963                 | 8.35889         | 0.13213          | 7.5681        | 25.9949          | 3.4348          |  |
| 9     | 1.1183  | 0.8942        | 0.10567                 | 9.46337         | 0.11817          | 8.4623        | 33.1487          | 3.9172          |  |
| 10    | 1.1323  | 0.8832        | 0.09450                 | 10.58167        | 0.10700          | 9.3455        | 41.0973          | 4.3975          |  |
| 11    | 1.1464  | 0.8723        | 0.08537                 | 11.71394        | 0.09787          | 10.2178       | 49.8201          | 4.8758          |  |
| 12    | 1.1608  | 0.8615        | 0.07776                 | 12.86036        | 0.09026          | 11.0793       | 59.2967          | 5.3520          |  |
| 13    | 1.1753  | 0.8509        | 0.07132                 | 14.02112        | 0.08382          | 11.9302       | 69.5072          | 5.8262          |  |
| 14    | 1.1900  | 0.8404        | 0.06581                 | 15.19638        | 0.07831          | 12.7706       | 80.4320          | 6.2982          |  |
| 15    | 1.2048  | 0.8300        | 0.06103                 | 16.38633        | 0.07353          | 13.6005       | 92.0519          | 6.7682          |  |
| 16    | 1.2199  | 0.8197        | 0.05685                 | 17.59116        | 0.06935          | 14.4203       | 104.3481         | 7.2362          |  |
| 17    | 1.2351  | 0.8096        | 0.05316                 | 18.81105        | 0.06566          | 15.2299       | 117.3021         | 7.7021          |  |
| 18    | 1.2506  | 0.7996        | 0.04988                 | 20.04619        | 0.06238          | 16.0295       | 130.8958         | 8.1659          |  |
| 19    | 1.2662  | 0.7898        | 0.04696                 | 21.29677        | 0.05946          | 16.8193       | 145.1115         | 8.6277          |  |
| 20    | 1.2820  | 0.7800        | 0.04432                 | 22.56298        | 0.05682          | 17.5993       | 159.9316         | 9.0874          |  |
| 21    | 1.2981  | 0.7704        | 0.04194                 | 23.84502        | 0.05444          | 18.3697       | 175.3392         | 9.5450          |  |
| 22    | 1.3143  | 0.7609        | 0.03977                 | 25.14308        | 0.05227          | 19.1306       | 191.3174         | 10.0006         |  |
| 23    | 1.3307  | 0.7515        | 0.03780                 | 26.45737        | 0.05030          | 19.8820       | 207.8499         | 10.4542         |  |
| 24    | 1.3474  | 0.7422        | 0.03599                 | 27.78808        | 0.04849          | 20.6242       | 224.9204         | 10.9056         |  |
| 25    | 1.3642  | 0.7330        | 0.03432                 | 29.13544        | 0.04682          | 21.3573       | 242.5132         | 11.3551         |  |
| 26    | 1.3812  | 0.7240        | 0.03279                 | 30.49963        | 0.04529          | 22.0813       | 260.6128         | 11.8024         |  |
| 27    | 1.3985  | 0.7150        | 0.03137                 | 31.88087        | 0.04387          | 22.7963       | 279.2040         | 12.2478         |  |
| 28    | 1.4160  | 0.7062        | 0.03005                 | 33.27938        | 0.04255          | 23.5025       | 298.2719         | 12.6911         |  |
| 29    | 1.4337  | 0.6975        | 0.02882                 | 34.69538        | 0.04132          | 24.2000       | 317.8019         | 13.1323         |  |
| 30    | 1.4516  | 0.6889        | 0.02768                 | 36.12907        | 0.04018          | 24.8889       | 337.7797         | 13.5715         |  |
| 36    | 1.5639  | 0.6394        | 0.02217                 | 45.11551        | 0.03467          | 28.8473       | 466.2830         | 16.1639         |  |
| 40    | 1.6436  | 0.6084        | 0.01942                 | 51.48956        | 0.03192          | 31.3269       | 559.2320         | 17.8515         |  |
| 48    | 1.8154  | 0.5509        | 0.01533                 | 65.22839        | 0.02783          | 35.9315       | 759.2296         | 21.1299         |  |
| 50    | 1.8610  | 0.5373        | 0.01452                 | 68.88179        | 0.02702          | 37.0129       | 811.6738         | 21.9295         |  |
| 52    | 1.9078  | 0.5242        | 0.01377                 | 72.62710        | 0.02627          | 38.0677       | 864.9409         | 22.7211         |  |
| 55    | 1.9803  | 0.5050        | 0.01275                 | 78.42246        | 0.02525          | 39.6017       | 946.2277         | 23.8936         |  |
| 60    | 2.1072  | 0.4746        | 0.01129                 | 88.57451        | 0.02379          | 42.0346       | 1084.8429        | 25.8083         |  |
| 72    | 2.4459  | 0.4088        | 0.00865                 | 115.67362       | 0.02115          | 47.2925       | 1428.4561        | 30.2047         |  |
| 75    | 2.5388  | 0.3939        | 0.00812                 | 123.10349       | 0.02062          | 48.4890       | 1515.7904        | 31.2605         |  |
| 84    | 2.8391  | 0.3522        | 0.00680                 | 147.12904       | 0.01930          | 51.8222       | 1778.8384        | 34.3258         |  |
| 90    | 3.0588  | 0.3269        | 0.00607                 | 164.70501       | 0.01857          | 53.8461       | 1953.8303        | 36.2855         |  |
| 96    | 3.2955  | 0.3034        | 0.00545                 | 183.64106       | 0.01795          | 55.7246       | 2127.5244        | 38.1793         |  |
| 100   | 3.4634  | 0.2887        | 0.00507                 | 197.07234       | 0.01757          | 56.9013       | 2242.2411        | 39.4058         |  |
| 108   | 3.8253  | 0.2614        | 0.00442                 | 226.02255       | 0.01692          | 59.0865       | 2468.2636        | 41.7737         |  |
| 120   | 4.4402  | 0.2252        | 0.00363                 | 275.21706       | 0.01613          | 61.9828       | 2796.5694        | 45.1184         |  |
| 132   | 5.1540  | 0.1940        | 0.00301                 | 332.31981       | 0.01551          | 64.4781       | 3109.3504        | 48.2234         |  |
| 144   | 5.9825  | 0.1672        | 0.00251                 | 398.60208       | 0.01501          | 66.6277       | 3404.6097        | 51.0990         |  |
| 240   | 19.7155   | 0.0507        | 0.00067                 | 1497.23948      | 0.01317          | 75.9423       | 5101.5288        | 67.1764         |  |
| 360   | 87.5410   | 0.0114        | 0.00014                 | 6923.27961      | 0.01264          | 79.0861       | 5997.9027        | 75.8401         |  |
| 480   | 388.7007  | 0.0026        | 0.00003                 | 31016.05477     | 0.01253          | 79.7942       | 6284.7442        | 78.7619         |  |

INTEREST FACTORS

| 1.50% |                 | Table 6 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 1.50%           |  |
|-------|-----------------|---|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|       | Single Payments |   | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|       | Compound Amount | Present Worth   | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|       | F/P             | P/F   | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1     | 1.0150          | 0.9852  | 1.00000                 | 1.00000         | 1.01500          | 0.9852        |                  |                 |  |
| 2     | 1.0302          | 0.9707  | 0.49628                 | 2.01500         | 0.51128          | 1.9559        | 0.9707           | 0.4963          |  |
| 3     | 1.0457          | 0.9563  | 0.32838                 | 3.04522         | 0.34338          | 2.9122        | 2.8833           | 0.9901          |  |
| 4     | 1.0614          | 0.9422  | 0.24444                 | 4.09090         | 0.25944          | 3.8544        | 5.7098           | 1.4814          |  |
| 5     | 1.0773          | 0.9283  | 0.19409                 | 5.15227         | 0.20909          | 4.7826        | 9.4229           | 1.9702          |  |
| 6     | 1.0934          | 0.9145  | 0.16053                 | 6.22955         | 0.17553          | 5.6972        | 13.9956          | 2.4566          |  |
| 7     | 1.1098          | 0.9010  | 0.13656                 | 7.32299         | 0.15156          | 6.5982        | 19.4018          | 2.9405          |  |
| 8     | 1.1265          | 0.8877  | 0.11858                 | 8.43284         | 0.13358          | 7.4859        | 25.6157          | 3.4219          |  |
| 9     | 1.1434          | 0.8746  | 0.10461                 | 9.55933         | 0.11961          | 8.3605        | 32.6125          | 3.9008          |  |
| 10    | 1.1605          | 0.8617  | 0.09343                 | 10.70272        | 0.10843          | 9.2222        | 40.3675          | 4.3772          |  |
| 11    | 1.1779          | 0.8489  | 0.08429                 | 11.86326        | 0.09929          | 10.0711       | 48.8568          | 4.8512          |  |
| 12    | 1.1956          | 0.8364  | 0.07668                 | 13.04121        | 0.09168          | 10.9075       | 58.0571          | 5.3227          |  |
| 13    | 1.2136          | 0.8240  | 0.07024                 | 14.23683        | 0.08524          | 11.7315       | 67.9454          | 5.7917          |  |
| 14    | 1.2318          | 0.8118  | 0.06472                 | 15.45038        | 0.07972          | 12.5434       | 78.4994          | 6.2582          |  |
| 15    | 1.2502          | 0.7999  | 0.05994                 | 16.68214        | 0.07494          | 13.3432       | 89.6974          | 6.7223          |  |
| 16    | 1.2690          | 0.7880  | 0.05577                 | 17.93237        | 0.07077          | 14.1313       | 101.5178         | 7.1839          |  |
| 17    | 1.2880          | 0.7764  | 0.05208                 | 19.20136        | 0.06708          | 14.9076       | 113.9400         | 7.6431          |  |
| 18    | 1.3073          | 0.7649  | 0.04881                 | 20.48938        | 0.06381          | 15.6726       | 126.9435         | 8.0997          |  |
| 19    | 1.3270          | 0.7536  | 0.04588                 | 21.79672        | 0.06088          | 16.4262       | 140.5084         | 8.5539          |  |
| 20    | 1.3469          | 0.7425  | 0.04325                 | 23.12367        | 0.05825          | 17.1686       | 154.6154         | 9.0057          |  |
| 21    | 1.3671          | 0.7315  | 0.04087                 | 24.47052        | 0.05587          | 17.9001       | 169.2453         | 9.4550          |  |
| 22    | 1.3876          | 0.7207  | 0.03870                 | 25.83758        | 0.05370          | 18.6208       | 184.3798         | 9.9018          |  |
| 23    | 1.4084          | 0.7100  | 0.03673                 | 27.22514        | 0.05173          | 19.3309       | 200.0006         | 10.3462         |  |
| 24    | 1.4295          | 0.6995  | 0.03492                 | 28.63352        | 0.04992          | 20.0304       | 216.0901         | 10.7881         |  |
| 25    | 1.4509          | 0.6892  | 0.03326                 | 30.06302        | 0.04826          | 20.7196       | 232.6310         | 11.2276         |  |
| 26    | 1.4727          | 0.6790  | 0.03173                 | 31.51397        | 0.04673          | 21.3986       | 249.6065         | 11.6646         |  |
| 27    | 1.4948          | 0.6690  | 0.03032                 | 32.98668        | 0.04532          | 22.0676       | 267.0002         | 12.0992         |  |
| 28    | 1.5172          | 0.6591  | 0.02900                 | 34.48148        | 0.04400          | 22.7267       | 284.7958         | 12.5313         |  |
| 29    | 1.5400          | 0.6494  | 0.02778                 | 35.99870        | 0.04278          | 23.3761       | 302.9779         | 12.9610         |  |
| 30    | 1.5631          | 0.6398  | 0.02664                 | 37.53868        | 0.04164          | 24.0158       | 321.5310         | 13.3883         |  |
| 36    | 1.7091          | 0.5851  | 0.02115                 | 47.27597        | 0.03615          | 27.6607       | 439.8303         | 15.9009         |  |
| 40    | 1.8140          | 0.5513  | 0.01843                 | 54.26789        | 0.03343          | 29.9158       | 524.3568         | 17.5277         |  |
| 48    | 2.0435          | 0.4894  | 0.01437                 | 69.56522        | 0.02937          | 34.0426       | 703.5462         | 20.6667         |  |
| 50    | 2.1052          | 0.4750  | 0.01357                 | 73.68283        | 0.02857          | 34.9997       | 749.9636         | 21.4277         |  |
| 52    | 2.1689          | 0.4611  | 0.01283                 | 77.92489        | 0.02783          | 35.9287       | 796.8774         | 22.1794         |  |
| 55    | 2.2679          | 0.4409  | 0.01183                 | 84.52960        | 0.02683          | 37.2715       | 868.0285         | 23.2894         |  |
| 60    | 2.4432          | 0.4093  | 0.01039                 | 96.21465        | 0.02539          | 39.3803       | 988.1674         | 25.0930         |  |
| 72    | 2.9212          | 0.3423  | 0.00781                 | 128.07720       | 0.02281          | 43.8447       | 1279.7938        | 29.1893         |  |
| 75    | 3.0546          | 0.3274  | 0.00730                 | 136.97278       | 0.02230          | 44.8416       | 1352.5600        | 30.1631         |  |
| 84    | 3.4926          | 0.2863  | 0.00602                 | 166.17264       | 0.02102          | 47.5786       | 1568.5140        | 32.9668         |  |
| 90    | 3.8189          | 0.2619  | 0.00532                 | 187.92990       | 0.02032          | 49.2099       | 1709.5439        | 34.7399         |  |
| 96    | 4.1758          | 0.2395  | 0.00472                 | 211.72023       | 0.01972          | 50.7017       | 1847.4725        | 36.4381         |  |
| 100   | 4.4320          | 0.2256  | 0.00437                 | 228.80304       | 0.01937          | 51.6247       | 1937.4506        | 37.5295         |  |
| 108   | 4.9927          | 0.2003  | 0.00376                 | 266.17777       | 0.01876          | 53.3137       | 2112.1348        | 39.6171         |  |
| 120   | 5.9693          | 0.1675  | 0.00302                 | 331.28819       | 0.01802          | 55.4985       | 2359.7114        | 42.5185         |  |
| 132   | 7.1370          | 0.1401  | 0.00244                 | 409.13539       | 0.01744          | 57.3257       | 2588.7085        | 45.1579         |  |
| 144   | 8.5332          | 0.1172  | 0.00199                 | 502.21092       | 0.01699          | 58.8540       | 2798.5784        | 47.5512         |  |
| 240   | 35.6328         | 0.0281  | 0.00043                 | 2308.85437      | 0.01543          | 64.7957       | 3870.6912        | 59.7368         |  |
| 360   | 212.7038        | 0.0047  | 0.00007                 | 14113.58539     | 0.01507          | 66.3532       | 4310.7165        | 64.9662         |  |
| 480   | 1269.6975       | 0.0008  | 0.00001                 | 84579.83629     | 0.01501          | 66.6142       | 4415.7412        | 66.2883         |  |

INTEREST FACTORS

| 2%  |                 | Table 7 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 2%              |  |
|-----|-----------------|---|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |   | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth   | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F   | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.0200          | 0.9804  | 1.00000                 | 1.00000         | 1.02000          | 0.9804        |                  |                 |  |
| 2   | 1.0404          | 0.9612  | 0.49505                 | 2.02000         | 0.51505          | 1.9416        | 0.9612           | 0.4950          |  |
| 3   | 1.0612          | 0.9423  | 0.32675                 | 3.06040         | 0.34675          | 2.8839        | 2.8458           | 0.9868          |  |
| 4   | 1.0824          | 0.9238  | 0.24262                 | 4.12161         | 0.26262          | 3.8077        | 5.6173           | 1.4752          |  |
| 5   | 1.1041          | 0.9057  | 0.19216                 | 5.20404         | 0.21216          | 4.7135        | 9.2403           | 1.9604          |  |
| 6   | 1.1262          | 0.8880  | 0.15853                 | 6.30812         | 0.17853          | 5.6014        | 13.6801          | 2.4423          |  |
| 7   | 1.1487          | 0.8706  | 0.13451                 | 7.43428         | 0.15451          | 6.4720        | 18.9035          | 2.9208          |  |
| 8   | 1.1717          | 0.8535  | 0.11651                 | 8.58297         | 0.13651          | 7.3255        | 24.8779          | 3.3961          |  |
| 9   | 1.1951          | 0.8368  | 0.10252                 | 9.75463         | 0.12252          | 8.1622        | 31.5720          | 3.8681          |  |
| 10  | 1.2190          | 0.8203  | 0.09133                 | 10.94972        | 0.11133          | 8.9826        | 38.9551          | 4.3367          |  |
| 11  | 1.2434          | 0.8043  | 0.08218                 | 12.16872        | 0.10218          | 9.7868        | 46.9977          | 4.8021          |  |
| 12  | 1.2682          | 0.7885  | 0.07456                 | 13.41209        | 0.09456          | 10.5753       | 55.6712          | 5.2642          |  |
| 13  | 1.2936          | 0.7730  | 0.06812                 | 14.68033        | 0.08812          | 11.3484       | 64.9475          | 5.7231          |  |
| 14  | 1.3195          | 0.7579  | 0.06260                 | 15.97394        | 0.08260          | 12.1062       | 74.7999          | 6.1786          |  |
| 15  | 1.3459          | 0.7430  | 0.05783                 | 17.29342        | 0.07783          | 12.8493       | 85.2021          | 6.6309          |  |
| 16  | 1.3728          | 0.7284  | 0.05365                 | 18.63929        | 0.07365          | 13.5777       | 96.1288          | 7.0799          |  |
| 17  | 1.4002          | 0.7142  | 0.04997                 | 20.01207        | 0.06997          | 14.2919       | 107.5554         | 7.5256          |  |
| 18  | 1.4282          | 0.7002  | 0.04670                 | 21.41231        | 0.06670          | 14.9920       | 119.4581         | 7.9681          |  |
| 19  | 1.4568          | 0.6864  | 0.04378                 | 22.84056        | 0.06378          | 15.6785       | 131.8139         | 8.4073          |  |
| 20  | 1.4859          | 0.6730  | 0.04116                 | 24.29737        | 0.06116          | 16.3514       | 144.6003         | 8.8433          |  |
| 21  | 1.5157          | 0.6598  | 0.03878                 | 25.78332        | 0.05878          | 17.0112       | 157.7959         | 9.2760          |  |
| 22  | 1.5460          | 0.6468  | 0.03663                 | 27.29898        | 0.05663          | 17.6580       | 171.3795         | 9.7055          |  |
| 23  | 1.5769          | 0.6342  | 0.03467                 | 28.84496        | 0.05467          | 18.2922       | 185.3309         | 10.1317         |  |
| 24  | 1.6084          | 0.6217  | 0.03287                 | 30.42186        | 0.05287          | 18.9139       | 199.6305         | 10.5547         |  |
| 25  | 1.6406          | 0.6095  | 0.03122                 | 32.03030        | 0.05122          | 19.5235       | 214.2592         | 10.9745         |  |
| 26  | 1.6734          | 0.5976  | 0.02970                 | 33.67091        | 0.04970          | 20.1210       | 229.1987         | 11.3910         |  |
| 27  | 1.7069          | 0.5859  | 0.02829                 | 35.34432        | 0.04829          | 20.7069       | 244.4311         | 11.8043         |  |
| 28  | 1.7410          | 0.5744  | 0.02699                 | 37.05121        | 0.04699          | 21.2813       | 259.9392         | 12.2145         |  |
| 29  | 1.7758          | 0.5631  | 0.02578                 | 38.79223        | 0.04578          | 21.8444       | 275.7064         | 12.6214         |  |
| 30  | 1.8114          | 0.5521  | 0.02465                 | 40.56808        | 0.04465          | 22.3965       | 291.7164         | 13.0251         |  |
| 36  | 2.0399          | 0.4902  | 0.01923                 | 51.99437        | 0.03923          | 25.4888       | 392.0405         | 15.3809         |  |
| 40  | 2.2080          | 0.4529  | 0.01656                 | 60.40198        | 0.03656          | 27.3555       | 461.9931         | 16.8885         |  |
| 48  | 2.5871          | 0.3865  | 0.01260                 | 79.35352        | 0.03260          | 30.6731       | 605.9657         | 19.7556         |  |
| 50  | 2.6916          | 0.3715  | 0.01182                 | 84.57940        | 0.03182          | 31.4236       | 642.3606         | 20.4420         |  |
| 52  | 2.8003          | 0.3571  | 0.01111                 | 90.01641        | 0.03111          | 32.1449       | 678.7849         | 21.1164         |  |
| 55  | 2.9717          | 0.3365  | 0.01014                 | 98.58653        | 0.03014          | 33.1748       | 733.3527         | 22.1057         |  |
| 60  | 3.2810          | 0.3048  | 0.00877                 | 114.05154       | 0.02877          | 34.7609       | 823.6975         | 23.6961         |  |
| 72  | 4.1611          | 0.2403  | 0.00633                 | 158.05702       | 0.02633          | 37.9841       | 1034.0557        | 27.2234         |  |
| 75  | 4.4158          | 0.2265  | 0.00586                 | 170.79177       | 0.02586          | 38.6771       | 1084.6393        | 28.0434         |  |
| 84  | 5.2773          | 0.1895  | 0.00468                 | 213.86661       | 0.02468          | 40.5255       | 1230.4191        | 30.3616         |  |
| 90  | 5.9431          | 0.1683  | 0.00405                 | 247.15666       | 0.02405          | 41.5869       | 1322.1701        | 31.7929         |  |
| 96  | 6.6929          | 0.1494  | 0.00351                 | 284.64666       | 0.02351          | 42.5294       | 1409.2973        | 33.1370         |  |
| 100 | 7.2446          | 0.1380  | 0.00320                 | 312.23231       | 0.02320          | 43.0984       | 1464.7527        | 33.9863         |  |
| 108 | 8.4883          | 0.1178  | 0.00267                 | 374.41288       | 0.02267          | 44.1095       | 1569.3025        | 35.5774         |  |
| 120 | 10.7652         | 0.0929  | 0.00205                 | 488.25815       | 0.02205          | 45.3554       | 1710.4160        | 37.7114         |  |
| 132 | 13.6528         | 0.0732  | 0.00158                 | 632.64148       | 0.02158          | 46.3378       | 1833.4715        | 39.5676         |  |
| 144 | 17.3151         | 0.0578  | 0.00123                 | 815.75446       | 0.02123          | 47.1123       | 1939.7950        | 41.1738         |  |
| 240 | 115.8887        | 0.0086  | 0.00017                 | 5744.43676      | 0.02017          | 49.5686       | 2374.8800        | 47.9110         |  |
| 360 | 1247.5611       | 0.0008  | 0.00002                 | 62328.05639     | 0.02002          | 49.9599       | 2483.5679        | 49.7112         |  |
| 480 | 13430.1989      | 0.0001  | 0.00000                 | 671459.94677    | 0.02000          | 49.9963       | 2498.0268        | 49.9643         |  |

INTEREST FACTORS

| 3% Table 8 Discrete cash flow: compound interest factors 3% |                 |               |                         |                 |                  |               |                  |                 |
|---|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|   | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|   | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|   | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1   | 1.0300          | 0.9709        | 1.00000                 | 1.00000         | 1.03000          | 0.9709        |                  |                 |
| 2   | 1.0609          | 0.9426        | 0.49261                 | 2.03000         | 0.52261          | 1.9135        | 0.9426           | 0.4926          |
| 3   | 1.0927          | 0.9151        | 0.32353                 | 3.09090         | 0.35353          | 2.8286        | 2.7729           | 0.9803          |
| 4   | 1.1255          | 0.8885        | 0.23903                 | 4.18363         | 0.26903          | 3.7171        | 5.4383           | 1.4631          |
| 5   | 1.1593          | 0.8626        | 0.18835                 | 5.30914         | 0.21835          | 4.5797        | 8.8888           | 1.9409          |
| 6   | 1.1941          | 0.8375        | 0.15460                 | 6.46841         | 0.18460          | 5.4172        | 13.0762          | 2.4138          |
| 7   | 1.2299          | 0.8131        | 0.13051                 | 7.66246         | 0.16051          | 6.2303        | 17.9547          | 2.8819          |
| 8   | 1.2668          | 0.7894        | 0.11246                 | 8.89234         | 0.14246          | 7.0197        | 23.4806          | 3.3450          |
| 9   | 1.3048          | 0.7664        | 0.09843                 | 10.15911        | 0.12843          | 7.7861        | 29.6119          | 3.8032          |
| 10  | 1.3439          | 0.7441        | 0.08723                 | 11.46388        | 0.11723          | 8.5302        | 36.3088          | 4.2565          |
| 11  | 1.3842          | 0.7224        | 0.07808                 | 12.80780        | 0.10808          | 9.2526        | 43.5330          | 4.7049          |
| 12  | 1.4258          | 0.7014        | 0.07046                 | 14.19203        | 0.10046          | 9.9540        | 51.2482          | 5.1485          |
| 13  | 1.4685          | 0.6810        | 0.06403                 | 15.61779        | 0.09403          | 10.6350       | 59.4196          | 5.5872          |
| 14  | 1.5126          | 0.6611        | 0.05853                 | 17.08632        | 0.08853          | 11.2961       | 68.0141          | 6.0210          |
| 15  | 1.5580          | 0.6419        | 0.05377                 | 18.59891        | 0.08377          | 11.9379       | 77.0002          | 6.4500          |
| 16  | 1.6047          | 0.6232        | 0.04961                 | 20.15688        | 0.07961          | 12.5611       | 86.3477          | 6.8742          |
| 17  | 1.6528          | 0.6050        | 0.04595                 | 21.76159        | 0.07595          | 13.1661       | 96.0280          | 7.2936          |
| 18  | 1.7024          | 0.5874        | 0.04271                 | 23.41444        | 0.07271          | 13.7535       | 106.0137         | 7.7081          |
| 19  | 1.7535          | 0.5703        | 0.03981                 | 25.11687        | 0.06981          | 14.3238       | 116.2788         | 8.1179          |
| 20  | 1.8061          | 0.5537        | 0.03722                 | 26.87037        | 0.06722          | 14.8775       | 126.7987         | 8.5229          |
| 21  | 1.8603          | 0.5375        | 0.03487                 | 28.67649        | 0.06487          | 15.4150       | 137.5496         | 8.9231          |
| 22  | 1.9161          | 0.5219        | 0.03275                 | 30.53678        | 0.06275          | 15.9369       | 148.5094         | 9.3186          |
| 23  | 1.9736          | 0.5067        | 0.03081                 | 32.45288        | 0.06081          | 16.4436       | 159.6566         | 9.7093          |
| 24  | 2.0328          | 0.4919        | 0.02905                 | 34.42647        | 0.05905          | 16.9355       | 170.9711         | 10.0954         |
| 25  | 2.0938          | 0.4776        | 0.02743                 | 36.45926        | 0.05743          | 17.4131       | 182.4336         | 10.4768         |
| 26  | 2.1566          | 0.4637        | 0.02594                 | 38.55304        | 0.05594          | 17.8768       | 194.0260         | 10.8535         |
| 27  | 2.2213          | 0.4502        | 0.02456                 | 40.70963        | 0.05456          | 18.3270       | 205.7309         | 11.2255         |
| 28  | 2.2879          | 0.4371        | 0.02329                 | 42.93092        | 0.05329          | 18.7641       | 217.5320         | 11.5930         |
| 29  | 2.3566          | 0.4243        | 0.02211                 | 45.21885        | 0.05211          | 19.1885       | 229.4137         | 11.9558         |
| 30  | 2.4273          | 0.4120        | 0.02102                 | 47.57542        | 0.05102          | 19.6004       | 241.3613         | 12.3141         |
| 31  | 2.5001          | 0.4000        | 0.02000                 | 50.00268        | 0.05000          | 20.0004       | 253.3609         | 12.6678         |
| 32  | 2.5751          | 0.3883        | 0.01905                 | 52.50276        | 0.04905          | 20.3888       | 265.3993         | 13.0169         |
| 33  | 2.6523          | 0.3770        | 0.01816                 | 55.07784        | 0.04816          | 20.7658       | 277.4642         | 13.3616         |
| 34  | 2.7319          | 0.3660        | 0.01732                 | 57.73018        | 0.04732          | 21.1318       | 289.5437         | 13.7018         |
| 35  | 2.8139          | 0.3554        | 0.01654                 | 60.46208        | 0.04654          | 21.4872       | 301.6267         | 14.0375         |
| 40  | 3.2620          | 0.3066        | 0.01326                 | 75.40126        | 0.04326          | 23.1148       | 361.7499         | 15.6502         |
| 45  | 3.7816          | 0.2644        | 0.01079                 | 92.71986        | 0.04079          | 24.5187       | 420.6325         | 17.1556         |
| 50  | 4.3839          | 0.2281        | 0.00887                 | 112.79687       | 0.03887          | 25.7298       | 477.4803         | 18.5575         |
| 55  | 5.0821          | 0.1968        | 0.00735                 | 136.07162       | 0.03735          | 26.7744       | 531.7411         | 19.8600         |
| 60  | 5.8916          | 0.1697        | 0.00613                 | 163.05344       | 0.03613          | 27.6756       | 583.0526         | 21.0674         |
| 65  | 6.8300          | 0.1464        | 0.00515                 | 194.33276       | 0.03515          | 28.4529       | 631.2010         | 22.1841         |
| 70  | 7.9178          | 0.1263        | 0.00434                 | 230.59406       | 0.03434          | 29.1234       | 676.0869         | 23.2145         |
| 75  | 9.1789          | 0.1089        | 0.00367                 | 272.63086       | 0.03367          | 29.7018       | 717.6978         | 24.1634         |
| 80  | 10.6409         | 0.0940        | 0.00311                 | 321.36302       | 0.03311          | 30.2008       | 756.0865         | 25.0353         |
| 84  | 11.9764         | 0.0835        | 0.00273                 | 365.88054       | 0.03273          | 30.5501       | 784.5434         | 25.6806         |
| 85  | 12.3357         | 0.0811        | 0.00265                 | 377.85695       | 0.03265          | 30.6312       | 791.3529         | 25.8349         |
| 90  | 14.3005         | 0.0699        | 0.00226                 | 443.34890       | 0.03226          | 31.0024       | 823.6302         | 26.5667         |
| 96  | 17.0755         | 0.0586        | 0.00187                 | 535.85019       | 0.03187          | 31.3812       | 858.6377         | 27.3615         |
| 108   | 24.3456         | 0.0411        | 0.00129                 | 778.18627       | 0.03129          | 31.9642       | 917.6013         | 28.7072         |
| 120   | 34.7110         | 0.0288        | 0.00089                 | 1123.69957      | 0.03089          | 32.3730       | 963.8635         | 29.7737         |



INTEREST FACTORS

| 4% Table 9 Discrete cash flow: compound interest factors 4% |                 |               |                         |                 |                  |               |                  |                 |
|---|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|   | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|   | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|   | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1   | 1.0400          | 0.9615        | 1.00000                 | 1.00000         | 1.04000          | 0.9615        |                  |                 |
| 2   | 1.0816          | 0.9246        | 0.49020                 | 2.04000         | 0.53020          | 1.8861        | 0.9246           | 0.4902          |
| 3   | 1.1249          | 0.8890        | 0.32035                 | 3.12160         | 0.36035          | 2.7751        | 2.7025           | 0.9739          |
| 4   | 1.1699          | 0.8548        | 0.23549                 | 4.24646         | 0.27549          | 3.6299        | 5.2670           | 1.4510          |
| 5   | 1.2167          | 0.8219        | 0.18463                 | 5.41632         | 0.22463          | 4.4518        | 8.5547           | 1.9216          |
| 6   | 1.2653          | 0.7903        | 0.15076                 | 6.63298         | 0.19076          | 5.2421        | 12.5062          | 2.3857          |
| 7   | 1.3159          | 0.7599        | 0.12661                 | 7.89829         | 0.16661          | 6.0021        | 17.0657          | 2.8433          |
| 8   | 1.3686          | 0.7307        | 0.10853                 | 9.21423         | 0.14853          | 6.7327        | 22.1806          | 3.2944          |
| 9   | 1.4233          | 0.7026        | 0.09449                 | 10.58280        | 0.13449          | 7.4353        | 27.8013          | 3.7391          |
| 10  | 1.4802          | 0.6756        | 0.08329                 | 12.00611        | 0.12329          | 8.1109        | 33.8814          | 4.1773          |
| 11  | 1.5395          | 0.6496        | 0.07415                 | 13.48635        | 0.11415          | 8.7605        | 40.3772          | 4.6090          |
| 12  | 1.6010          | 0.6246        | 0.06655                 | 15.02581        | 0.10655          | 9.3851        | 47.2477          | 5.0343          |
| 13  | 1.6651          | 0.6006        | 0.06014                 | 16.62684        | 0.10014          | 9.9856        | 54.4546          | 5.4533          |
| 14  | 1.7317          | 0.5775        | 0.05467                 | 18.29191        | 0.09467          | 10.5631       | 61.9618          | 5.8659          |
| 15  | 1.8009          | 0.5553        | 0.04994                 | 20.02359        | 0.08994          | 11.1184       | 69.7355          | 6.2721          |
| 16  | 1.8730          | 0.5339        | 0.04582                 | 21.82453        | 0.08582          | 11.6523       | 77.7441          | 6.6720          |
| 17  | 1.9479          | 0.5134        | 0.04220                 | 23.69751        | 0.08220          | 12.1657       | 85.9581          | 7.0656          |
| 18  | 2.0258          | 0.4936        | 0.03899                 | 25.64541        | 0.07899          | 12.6593       | 94.3498          | 7.4530          |
| 19  | 2.1068          | 0.4746        | 0.03614                 | 27.67123        | 0.07614          | 13.1339       | 102.8933         | 7.8342          |
| 20  | 2.1911          | 0.4564        | 0.03358                 | 29.77808        | 0.07358          | 13.5903       | 111.5647         | 8.2091          |
| 21  | 2.2788          | 0.4388        | 0.03128                 | 31.96920        | 0.07128          | 14.0292       | 120.3414         | 8.5779          |
| 22  | 2.3699          | 0.4220        | 0.02920                 | 34.24797        | 0.06920          | 14.4511       | 129.2024         | 8.9407          |
| 23  | 2.4647          | 0.4057        | 0.02731                 | 36.61789        | 0.06731          | 14.8568       | 138.1284         | 9.2973          |
| 24  | 2.5633          | 0.3901        | 0.02559                 | 39.08260        | 0.06559          | 15.2470       | 147.1012         | 9.6479          |
| 25  | 2.6658          | 0.3751        | 0.02401                 | 41.64591        | 0.06401          | 15.6221       | 156.1040         | 9.9925          |
| 26  | 2.7725          | 0.3607        | 0.02257                 | 44.31174        | 0.06257          | 15.9828       | 165.1212         | 10.3312         |
| 27  | 2.8834          | 0.3468        | 0.02124                 | 47.08421        | 0.06124          | 16.3296       | 174.1385         | 10.6640         |
| 28  | 2.9987          | 0.3335        | 0.02001                 | 49.96758        | 0.06001          | 16.6631       | 183.1424         | 10.9909         |
| 29  | 3.1187          | 0.3207        | 0.01888                 | 52.96629        | 0.05888          | 16.9837       | 192.1206         | 11.3120         |
| 30  | 3.2434          | 0.3083        | 0.01783                 | 56.08494        | 0.05783          | 17.2920       | 201.0618         | 11.6274         |
| 31  | 3.3731          | 0.2965        | 0.01686                 | 59.32834        | 0.05686          | 17.5885       | 209.9556         | 11.9371         |
| 32  | 3.5081          | 0.2851        | 0.01595                 | 62.70147        | 0.05595          | 17.8736       | 218.7924         | 12.2411         |
| 33  | 3.6484          | 0.2741        | 0.01510                 | 66.20953        | 0.05510          | 18.1476       | 227.5634         | 12.5396         |
| 34  | 3.7943          | 0.2636        | 0.01431                 | 69.85791        | 0.05431          | 18.4112       | 236.2607         | 12.8324         |
| 35  | 3.9461          | 0.2534        | 0.01358                 | 73.65222        | 0.05358          | 18.6646       | 244.8768         | 13.1198         |
| 40  | 4.8010          | 0.2083        | 0.01052                 | 95.02552        | 0.05052          | 19.7928       | 286.5303         | 14.4765         |
| 45  | 5.8412          | 0.1712        | 0.00826                 | 121.02939       | 0.04826          | 20.7200       | 325.4028         | 15.7047         |
| 50  | 7.1067          | 0.1407        | 0.00655                 | 152.66708       | 0.04655          | 21.4822       | 361.1638         | 16.8122         |
| 55  | 8.6464          | 0.1157        | 0.00523                 | 191.15917       | 0.04523          | 22.1086       | 393.6890         | 17.8070         |
| 60  | 10.5196         | 0.0951        | 0.00420                 | 237.99069       | 0.04420          | 22.6235       | 422.9966         | 18.6972         |
| 65  | 12.7987         | 0.0781        | 0.00339                 | 294.96838       | 0.04339          | 23.0467       | 449.2014         | 19.4909         |
| 70  | 15.5716         | 0.0642        | 0.00275                 | 364.29046       | 0.04275          | 23.3945       | 472.4789         | 20.1961         |
| 75  | 18.9453         | 0.0528        | 0.00223                 | 448.63137       | 0.04223          | 23.6804       | 493.0408         | 20.8206         |
| 80  | 23.0498         | 0.0434        | 0.00181                 | 551.24498       | 0.04181          | 23.9154       | 511.1161         | 21.3718         |
| 85  | 28.0436         | 0.0357        | 0.00148                 | 676.09012       | 0.04148          | 24.1085       | 526.9384         | 21.8569         |
| 90  | 34.1193         | 0.0293        | 0.00121                 | 827.98333       | 0.04121          | 24.2673       | 540.7369         | 22.2826         |
| 96  | 43.1718         | 0.0232        | 0.00095                 | 1054.29603      | 0.04095          | 24.4209       | 554.9312         | 22.7236         |
| 108   | 69.1195         | 0.0145        | 0.00059                 | 1702.98772      | 0.04059          | 24.6383       | 576.8949         | 23.4146         |
| 120   | 110.6626        | 0.0090        | 0.00036                 | 2741.56402      | 0.04036          | 24.7741       | 592.2428         | 23.9057         |
| 144   | 283.6618        | 0.0035        | 0.00014                 | 7066.54508      | 0.04014          | 24.9119       | 610.1055         | 24.4906         |

INTEREST FACTORS

| 5% Table 10 Discrete cash flow: compound interest factors 5% |                 |               |                         |                 |                  |               |                  |                 |
|--|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|  | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|  | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|  | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1  | 1.0500          | 0.9524        | 1.00000                 | 1.00000         | 1.05000          | 0.9524        |                  |                 |
| 2  | 1.1025          | 0.9070        | 0.48780                 | 2.05000         | 0.53780          | 1.8594        | 0.9070           | 0.4878          |
| 3  | 1.1576          | 0.8638        | 0.31721                 | 3.15250         | 0.36721          | 2.7232        | 2.6347           | 0.9675          |
| 4  | 1.2155          | 0.8227        | 0.23201                 | 4.31013         | 0.28201          | 3.5460        | 5.1028           | 1.4391          |
| 5  | 1.2763          | 0.7835        | 0.18097                 | 5.52563         | 0.23097          | 4.3295        | 8.2369           | 1.9025          |
| 6  | 1.3401          | 0.7462        | 0.14702                 | 6.80191         | 0.19702          | 5.0757        | 11.9680          | 2.3579          |
| 7  | 1.4071          | 0.7107        | 0.12282                 | 8.14201         | 0.17282          | 5.7864        | 16.2321          | 2.8052          |
| 8  | 1.4775          | 0.6768        | 0.10472                 | 9.54911         | 0.15472          | 6.4632        | 20.9700          | 3.2445          |
| 9  | 1.5513          | 0.6446        | 0.09069                 | 11.02656        | 0.14069          | 7.1078        | 26.1268          | 3.6758          |
| 10   | 1.6289          | 0.6139        | 0.07950                 | 12.57789        | 0.12950          | 7.7217        | 31.6520          | 4.0991          |
| 11   | 1.7103          | 0.5847        | 0.07039                 | 14.20679        | 0.12039          | 8.3064        | 37.4988          | 4.5144          |
| 12   | 1.7959          | 0.5568        | 0.06283                 | 15.91713        | 0.11283          | 8.8633        | 43.6241          | 4.9219          |
| 13   | 1.8856          | 0.5303        | 0.05646                 | 17.71298        | 0.10646          | 9.3936        | 49.9879          | 5.3215          |
| 14   | 1.9799          | 0.5051        | 0.05102                 | 19.59863        | 0.10102          | 9.8986        | 56.5538          | 5.7133          |
| 15   | 2.0789          | 0.4810        | 0.04634                 | 21.57856        | 0.09634          | 10.3797       | 63.2880          | 6.0973          |
| 16   | 2.1829          | 0.4581        | 0.04227                 | 23.65749        | 0.09227          | 10.8378       | 70.1597          | 6.4736          |
| 17   | 2.2920          | 0.4363        | 0.03870                 | 25.84037        | 0.08870          | 11.2741       | 77.1405          | 6.8423          |
| 18   | 2.4066          | 0.4155        | 0.03555                 | 28.13238        | 0.08555          | 11.6896       | 84.2043          | 7.2034          |
| 19   | 2.5270          | 0.3957        | 0.03275                 | 30.53900        | 0.08275          | 12.0853       | 91.3275          | 7.5569          |
| 20   | 2.6533          | 0.3769        | 0.03024                 | 33.06595        | 0.08024          | 12.4622       | 98.4884          | 7.9030          |
| 21   | 2.7860          | 0.3589        | 0.02800                 | 35.71925        | 0.07800          | 12.8212       | 105.6673         | 8.2416          |
| 22   | 2.9253          | 0.3418        | 0.02597                 | 38.50521        | 0.07597          | 13.1630       | 112.8461         | 8.5730          |
| 23   | 3.0715          | 0.3256        | 0.02414                 | 41.43048        | 0.07414          | 13.4886       | 120.0087         | 8.8971          |
| 24   | 3.2251          | 0.3101        | 0.02247                 | 44.50200        | 0.07247          | 13.7986       | 127.1402         | 9.2140          |
| 25   | 3.3864          | 0.2953        | 0.02095                 | 47.72710        | 0.07095          | 14.0939       | 134.2275         | 9.5238          |
| 26   | 3.5557          | 0.2812        | 0.01956                 | 51.11345        | 0.06956          | 14.3752       | 141.2585         | 9.8266          |
| 27   | 3.7335          | 0.2678        | 0.01829                 | 54.66913        | 0.06829          | 14.6430       | 148.2226         | 10.1224         |
| 28   | 3.9201          | 0.2551        | 0.01712                 | 58.40258        | 0.06712          | 14.8981       | 155.1101         | 10.4114         |
| 29   | 4.1161          | 0.2429        | 0.01605                 | 62.32271        | 0.06605          | 15.1411       | 161.9126         | 10.6936         |
| 30   | 4.3219          | 0.2314        | 0.01505                 | 66.43885        | 0.06505          | 15.3725       | 168.6226         | 10.9691         |
| 31   | 4.5380          | 0.2204        | 0.01413                 | 70.76079        | 0.06413          | 15.5928       | 175.2333         | 11.2381         |
| 32   | 4.7649          | 0.2099        | 0.01328                 | 75.29883        | 0.06328          | 15.8027       | 181.7392         | 11.5005         |
| 33   | 5.0032          | 0.1999        | 0.01249                 | 80.06377        | 0.06249          | 16.0025       | 188.1351         | 11.7566         |
| 34   | 5.2533          | 0.1904        | 0.01176                 | 85.06696        | 0.06176          | 16.1929       | 194.4168         | 12.0063         |
| 35   | 5.5160          | 0.1813        | 0.01107                 | 90.32031        | 0.06107          | 16.3742       | 200.5807         | 12.2498         |
| 40   | 7.0400          | 0.1420        | 0.00828                 | 120.79977       | 0.05828          | 17.1591       | 229.5452         | 13.3775         |
| 45   | 8.9850          | 0.1113        | 0.00626                 | 159.70016       | 0.05626          | 17.7741       | 255.3145         | 14.3644         |
| 50   | 11.4674         | 0.0872        | 0.00478                 | 209.34800       | 0.05478          | 18.2559       | 277.9148         | 15.2233         |
| 55   | 14.6356         | 0.0683        | 0.00367                 | 272.71262       | 0.05367          | 18.6335       | 297.5104         | 15.9664         |
| 60   | 18.6792         | 0.0535        | 0.00283                 | 353.58372       | 0.05283          | 18.9293       | 314.3432         | 16.6062         |
| 65   | 23.8399         | 0.0419        | 0.00219                 | 456.79801       | 0.05219          | 19.1611       | 328.6910         | 17.1541         |
| 70   | 30.4264         | 0.0329        | 0.00170                 | 588.52851       | 0.05170          | 19.3427       | 340.8409         | 17.6212         |
| 75   | 38.8327         | 0.0258        | 0.00132                 | 756.65372       | 0.05132          | 19.4850       | 351.0721         | 18.0176         |
| 80   | 49.5614         | 0.0202        | 0.00103                 | 971.22882       | 0.05103          | 19.5965       | 359.6460         | 18.3526         |
| 85   | 63.2544         | 0.0158        | 0.00080                 | 1245.08707      | 0.05080          | 19.6838       | 366.8007         | 18.6346         |
| 90   | 80.7304         | 0.0124        | 0.00063                 | 1594.60730      | 0.05063          | 19.7523       | 372.7488         | 18.8712         |
| 95   | 103.0347        | 0.0097        | 0.00049                 | 2040.69353      | 0.05049          | 19.8059       | 377.6774         | 19.0689         |
| 96   | 108.1864        | 0.0092        | 0.00047                 | 2143.72821      | 0.05047          | 19.8151       | 378.5555         | 19.1044         |
| 98   | 119.2755        | 0.0084        | 0.00042                 | 2365.51035      | 0.05042          | 19.8323       | 380.2139         | 19.1714         |
| 100  | 131.5013        | 0.0076        | 0.00038                 | 2610.02516      | 0.05038          | 19.8479       | 381.7492         | 19.2337         |

INTEREST FACTORS

| 6% Table 11 Discrete cash flow: compound interest factors 6% |                 |               |                         |                 |                  |               |                  |                 |
|--|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|  | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|  | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|  | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1  | 1.0600          | 0.9434        | 1.00000                 | 1.00000         | 1.06000          | 0.9434        |                  |                 |
| 2  | 1.1236          | 0.8900        | 0.48544                 | 2.06000         | 0.54544          | 1.8334        | 0.8900           | 0.4854          |
| 3  | 1.1910          | 0.8396        | 0.31411                 | 3.18360         | 0.37411          | 2.6730        | 2.5692           | 0.9612          |
| 4  | 1.2625          | 0.7921        | 0.22859                 | 4.37462         | 0.28859          | 3.4651        | 4.9455           | 1.4272          |
| 5  | 1.3382          | 0.7473        | 0.17740                 | 5.63709         | 0.23740          | 4.2124        | 7.9345           | 1.8836          |
| 6  | 1.4185          | 0.7050        | 0.14336                 | 6.97532         | 0.20336          | 4.9173        | 11.4594          | 2.3304          |
| 7  | 1.5036          | 0.6651        | 0.11914                 | 8.39384         | 0.17914          | 5.5824        | 15.4497          | 2.7676          |
| 8  | 1.5938          | 0.6274        | 0.10104                 | 9.89747         | 0.16104          | 6.2098        | 19.8416          | 3.1952          |
| 9  | 1.6895          | 0.5919        | 0.08702                 | 11.49132        | 0.14702          | 6.8017        | 24.5768          | 3.6133          |
| 10   | 1.7908          | 0.5584        | 0.07587                 | 13.18079        | 0.13587          | 7.3601        | 29.6023          | 4.0220          |
| 11   | 1.8983          | 0.5268        | 0.06679                 | 14.97164        | 0.12679          | 7.8869        | 34.8702          | 4.4213          |
| 12   | 2.0122          | 0.4970        | 0.05928                 | 16.86994        | 0.11928          | 8.3838        | 40.3369          | 4.8113          |
| 13   | 2.1329          | 0.4688        | 0.05296                 | 18.88214        | 0.11296          | 8.8527        | 45.9629          | 5.1920          |
| 14   | 2.2609          | 0.4423        | 0.04758                 | 21.01507        | 0.10758          | 9.2950        | 51.7128          | 5.5635          |
| 15   | 2.3966          | 0.4173        | 0.04296                 | 23.27597        | 0.10296          | 9.7122        | 57.5546          | 5.9260          |
| 16   | 2.5404          | 0.3936        | 0.03895                 | 25.67253        | 0.09895          | 10.1059       | 63.4592          | 6.2794          |
| 17   | 2.6928          | 0.3714        | 0.03544                 | 28.21288        | 0.09544          | 10.4773       | 69.4011          | 6.6240          |
| 18   | 2.8543          | 0.3503        | 0.03236                 | 30.90565        | 0.09236          | 10.8276       | 75.3569          | 6.9597          |
| 19   | 3.0256          | 0.3305        | 0.02962                 | 33.75999        | 0.08962          | 11.1581       | 81.3062          | 7.2867          |
| 20   | 3.2071          | 0.3118        | 0.02718                 | 36.78559        | 0.08718          | 11.4699       | 87.2304          | 7.6051          |
| 21   | 3.3996          | 0.2942        | 0.02500                 | 39.99273        | 0.08500          | 11.7641       | 93.1136          | 7.9151          |
| 22   | 3.6035          | 0.2775        | 0.02305                 | 43.39229        | 0.08305          | 12.0416       | 98.9412          | 8.2166          |
| 23   | 3.8197          | 0.2618        | 0.02128                 | 46.99583        | 0.08128          | 12.3034       | 104.7007         | 8.5099          |
| 24   | 4.0489          | 0.2470        | 0.01968                 | 50.81558        | 0.07968          | 12.5504       | 110.3812         | 8.7951          |
| 25   | 4.2919          | 0.2330        | 0.01823                 | 54.86451        | 0.07823          | 12.7834       | 115.9732         | 9.0722          |
| 26   | 4.5494          | 0.2198        | 0.01690                 | 59.15638        | 0.07690          | 13.0032       | 121.4684         | 9.3414          |
| 27   | 4.8223          | 0.2074        | 0.01570                 | 63.70577        | 0.07570          | 13.2105       | 126.8600         | 9.6029          |
| 28   | 5.1117          | 0.1956        | 0.01459                 | 68.52811        | 0.07459          | 13.4062       | 132.1420         | 9.8568          |
| 29   | 5.4184          | 0.1846        | 0.01358                 | 73.63980        | 0.07358          | 13.5907       | 137.3096         | 10.1032         |
| 30   | 5.7435          | 0.1741        | 0.01265                 | 79.05819        | 0.07265          | 13.7648       | 142.3588         | 10.3422         |
| 31   | 6.0881          | 0.1643        | 0.01179                 | 84.80168        | 0.07179          | 13.9291       | 147.2864         | 10.5740         |
| 32   | 6.4534          | 0.1550        | 0.01100                 | 90.88978        | 0.07100          | 14.0840       | 152.0901         | 10.7988         |
| 33   | 6.8406          | 0.1462        | 0.01027                 | 97.34316        | 0.07027          | 14.2302       | 156.7681         | 11.0166         |
| 34   | 7.2510          | 0.1379        | 0.00960                 | 104.18375       | 0.06960          | 14.3681       | 161.3192         | 11.2276         |
| 35   | 7.6861          | 0.1301        | 0.00897                 | 111.43478       | 0.06897          | 14.4982       | 165.7427         | 11.4319         |
| 40   | 10.2857         | 0.0972        | 0.00646                 | 154.76197       | 0.06646          | 15.0463       | 185.9568         | 12.3590         |
| 45   | 13.7646         | 0.0727        | 0.00470                 | 212.74351       | 0.06470          | 15.4558       | 203.1096         | 13.1413         |
| 50   | 18.4202         | 0.0543        | 0.00344                 | 290.33590       | 0.06344          | 15.7619       | 217.4574         | 13.7964         |
| 55   | 24.6503         | 0.0406        | 0.00254                 | 394.17203       | 0.06254          | 15.9905       | 229.3222         | 14.3411         |
| 60   | 32.9877         | 0.0303        | 0.00188                 | 533.12818       | 0.06188          | 16.1614       | 239.0428         | 14.7909         |
| 65   | 44.1450         | 0.0227        | 0.00139                 | 719.08286       | 0.06139          | 16.2891       | 246.9450         | 15.1601         |
| 70   | 59.0759         | 0.0169        | 0.00103                 | 967.93217       | 0.06103          | 16.3845       | 253.3271         | 15.4613         |
| 75   | 79.0569         | 0.0126        | 0.00077                 | 1300.94868      | 0.06077          | 16.4558       | 258.4527         | 15.7058         |
| 80   | 105.7960        | 0.0095        | 0.00057                 | 1746.59989      | 0.06057          | 16.5091       | 262.5493         | 15.9033         |
| 85   | 141.5789        | 0.0071        | 0.00043                 | 2342.98174      | 0.06043          | 16.5489       | 265.8096         | 16.0620         |
| 90   | 189.4645        | 0.0053        | 0.00032                 | 3141.07519      | 0.06032          | 16.5787       | 268.3946         | 16.1891         |
| 95   | 253.5463        | 0.0039        | 0.00024                 | 4209.10425      | 0.06024          | 16.6009       | 270.4375         | 16.2905         |
| 96   | 268.7590        | 0.0037        | 0.00022                 | 4462.65050      | 0.06022          | 16.6047       | 270.7909         | 16.3081         |
| 98   | 301.9776        | 0.0033        | 0.00020                 | 5016.29411      | 0.06020          | 16.6115       | 271.4491         | 16.3411         |
| 100  | 339.3021        | 0.0029        | 0.00018                 | 5638.36806      | 0.06018          | 16.6175       | 272.0471         | 16.3711         |

INTEREST FACTORS

| 7% Table 12 Discrete cash flow: compound interest factors 7% |                 |               |                         |                 |                  |               |                  |                 |
|--|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|  | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|  | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|  | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1  | 1.0700          | 0.9346        | 1.00000                 | 1.00000         | 1.07000          | 0.9346        |                  |                 |
| 2  | 1.1449          | 0.8734        | 0.48309                 | 2.07000         | 0.55309          | 1.8080        | 0.8734           | 0.4831          |
| 3  | 1.2250          | 0.8163        | 0.31105                 | 3.21490         | 0.38105          | 2.6243        | 2.5060           | 0.9549          |
| 4  | 1.3108          | 0.7629        | 0.22523                 | 4.43994         | 0.29523          | 3.3872        | 4.7947           | 1.4155          |
| 5  | 1.4026          | 0.7130        | 0.17389                 | 5.75074         | 0.24389          | 4.1002        | 7.6467           | 1.8650          |
| 6  | 1.5007          | 0.6663        | 0.13980                 | 7.15329         | 0.20980          | 4.7665        | 10.9784          | 2.3032          |
| 7  | 1.6058          | 0.6227        | 0.11555                 | 8.65402         | 0.18555          | 5.3893        | 14.7149          | 2.7304          |
| 8  | 1.7182          | 0.5820        | 0.09747                 | 10.25980        | 0.16747          | 5.9713        | 18.7889          | 3.1465          |
| 9  | 1.8385          | 0.5439        | 0.08349                 | 11.97799        | 0.15349          | 6.5152        | 23.1404          | 3.5517          |
| 10   | 1.9672          | 0.5083        | 0.07238                 | 13.81645        | 0.14238          | 7.0236        | 27.7156          | 3.9461          |
| 11   | 2.1049          | 0.4751        | 0.06336                 | 15.78360        | 0.13336          | 7.4987        | 32.4665          | 4.3296          |
| 12   | 2.2522          | 0.4440        | 0.05590                 | 17.88845        | 0.12590          | 7.9427        | 37.3506          | 4.7025          |
| 13   | 2.4098          | 0.4150        | 0.04965                 | 20.14064        | 0.11965          | 8.3577        | 42.3302          | 5.0648          |
| 14   | 2.5785          | 0.3878        | 0.04434                 | 22.55049        | 0.11434          | 8.7455        | 47.3718          | 5.4167          |
| 15   | 2.7590          | 0.3624        | 0.03979                 | 25.12902        | 0.10979          | 9.1079        | 52.4461          | 5.7583          |
| 16   | 2.9522          | 0.3387        | 0.03586                 | 27.88805        | 0.10586          | 9.4466        | 57.5271          | 6.0897          |
| 17   | 3.1588          | 0.3166        | 0.03243                 | 30.84022        | 0.10243          | 9.7632        | 62.5923          | 6.4110          |
| 18   | 3.3799          | 0.2959        | 0.02941                 | 33.99903        | 0.09941          | 10.0591       | 67.6219          | 6.7225          |
| 19   | 3.6165          | 0.2765        | 0.02675                 | 37.37896        | 0.09675          | 10.3356       | 72.5991          | 7.0242          |
| 20   | 3.8697          | 0.2584        | 0.02439                 | 40.99549        | 0.09439          | 10.5940       | 77.5091          | 7.3163          |
| 21   | 4.1406          | 0.2415        | 0.02229                 | 44.86518        | 0.09229          | 10.8355       | 82.3393          | 7.5990          |
| 22   | 4.4304          | 0.2257        | 0.02041                 | 49.00574        | 0.09041          | 11.0612       | 87.0793          | 7.8725          |
| 23   | 4.7405          | 0.2109        | 0.01871                 | 53.43614        | 0.08871          | 11.2722       | 91.7201          | 8.1369          |
| 24   | 5.0724          | 0.1971        | 0.01719                 | 58.17667        | 0.08719          | 11.4693       | 96.2545          | 8.3923          |
| 25   | 5.4274          | 0.1842        | 0.01581                 | 63.24904        | 0.08581          | 11.6536       | 100.6765         | 8.6391          |
| 26   | 5.8074          | 0.1722        | 0.01456                 | 68.67647        | 0.08456          | 11.8258       | 104.9814         | 8.8773          |
| 27   | 6.2139          | 0.1609        | 0.01343                 | 74.48382        | 0.08343          | 11.9867       | 109.1656         | 9.1072          |
| 28   | 6.6488          | 0.1504        | 0.01239                 | 80.69769        | 0.08239          | 12.1371       | 113.2264         | 9.3289          |
| 29   | 7.1143          | 0.1406        | 0.01145                 | 87.34653        | 0.08145          | 12.2777       | 117.1622         | 9.5427          |
| 30   | 7.6123          | 0.1314        | 0.01059                 | 94.46079        | 0.08059          | 12.4090       | 120.9718         | 9.7487          |
| 31   | 8.1451          | 0.1228        | 0.00980                 | 102.07304       | 0.07980          | 12.5318       | 124.6550         | 9.9471          |
| 32   | 8.7153          | 0.1147        | 0.00907                 | 110.21815       | 0.07907          | 12.6466       | 128.2120         | 10.1381         |
| 33   | 9.3253          | 0.1072        | 0.00841                 | 118.93343       | 0.07841          | 12.7538       | 131.6435         | 10.3219         |
| 34   | 9.9781          | 0.1002        | 0.00780                 | 128.25876       | 0.07780          | 12.8540       | 134.9507         | 10.4987         |
| 35   | 10.6766         | 0.0937        | 0.00723                 | 138.23688       | 0.07723          | 12.9477       | 138.1353         | 10.6687         |
| 40   | 14.9745         | 0.0668        | 0.00501                 | 199.63511       | 0.07501          | 13.3317       | 152.2928         | 11.4233         |
| 45   | 21.0025         | 0.0476        | 0.00350                 | 285.74931       | 0.07350          | 13.6055       | 163.7559         | 12.0360         |
| 50   | 29.4570         | 0.0339        | 0.00246                 | 406.52893       | 0.07246          | 13.8007       | 172.9051         | 12.5287         |
| 55   | 41.3150         | 0.0242        | 0.00174                 | 575.92859       | 0.07174          | 13.9399       | 180.1243         | 12.9215         |
| 60   | 57.9464         | 0.0173        | 0.00123                 | 813.52038       | 0.07123          | 14.0392       | 185.7677         | 13.2321         |
| 65   | 81.2729         | 0.0123        | 0.00087                 | 1146.75516      | 0.07087          | 14.1099       | 190.1452         | 13.4760         |
| 70   | 113.9894        | 0.0088        | 0.00062                 | 1614.13417      | 0.07062          | 14.1604       | 193.5185         | 13.6662         |
| 75   | 159.8760        | 0.0063        | 0.00044                 | 2269.65742      | 0.07044          | 14.1964       | 196.1035         | 13.8136         |
| 80   | 224.2344        | 0.0045        | 0.00031                 | 3189.06268      | 0.07031          | 14.2220       | 198.0748         | 13.9273         |
| 85   | 314.5003        | 0.0032        | 0.00022                 | 4478.57612      | 0.07022          | 14.2403       | 199.5717         | 14.0146         |
| 90   | 441.1030        | 0.0023        | 0.00016                 | 6287.18543      | 0.07016          | 14.2533       | 200.7042         | 14.0812         |
| 95   | 618.6697        | 0.0016        | 0.00011                 | 8823.85354      | 0.07011          | 14.2626       | 201.5581         | 14.1319         |
| 96   | 661.9766        | 0.0015        | 0.00011                 | 9442.52329      | 0.07011          | 14.2641       | 201.7016         | 14.1405         |
| 98   | 757.8970        | 0.0013        | 0.00009                 | 10812.81491     | 0.07009          | 14.2669       | 201.9651         | 14.1562         |
| 100  | 867.7163        | 0.0012        | 0.00008                 | 12381.66179     | 0.07008          | 14.2693       | 202.2001         | 14.1703         |

INTEREST FACTORS

| 8% Table 13 Discrete cash flow: compound interest factors 8% |                 |               |                         |                 |                  |               |                  |                 |
|--|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|  | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|  | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|  | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1  | 1.0800          | 0.9259        | 1.00000                 | 1.00000         | 1.08000          | 0.9259        |                  |                 |
| 2  | 1.1664          | 0.8573        | 0.48077                 | 2.08000         | 0.56077          | 1.7833        | 0.8573           | 0.4808          |
| 3  | 1.2597          | 0.7938        | 0.30803                 | 3.24640         | 0.38803          | 2.5771        | 2.4450           | 0.9487          |
| 4  | 1.3605          | 0.7350        | 0.22192                 | 4.50611         | 0.30192          | 3.3121        | 4.6501           | 1.4040          |
| 5  | 1.4693          | 0.6806        | 0.17046                 | 5.86660         | 0.25046          | 3.9927        | 7.3724           | 1.8465          |
| 6  | 1.5869          | 0.6302        | 0.13632                 | 7.33593         | 0.21632          | 4.6229        | 10.5233          | 2.2763          |
| 7  | 1.7138          | 0.5835        | 0.11207                 | 8.92280         | 0.19207          | 5.2064        | 14.0242          | 2.6937          |
| 8  | 1.8509          | 0.5403        | 0.09401                 | 10.63663        | 0.17401          | 5.7466        | 17.8061          | 3.0985          |
| 9  | 1.9990          | 0.5002        | 0.08008                 | 12.48756        | 0.16008          | 6.2469        | 21.8081          | 3.4910          |
| 10   | 2.1589          | 0.4632        | 0.06903                 | 14.48656        | 0.14903          | 6.7101        | 25.9768          | 3.8713          |
| 11   | 2.3316          | 0.4289        | 0.06008                 | 16.64549        | 0.14008          | 7.1390        | 30.2657          | 4.2395          |
| 12   | 2.5182          | 0.3971        | 0.05270                 | 18.97713        | 0.13270          | 7.5361        | 34.6339          | 4.5957          |
| 13   | 2.7196          | 0.3677        | 0.04652                 | 21.49530        | 0.12652          | 7.9038        | 39.0463          | 4.9402          |
| 14   | 2.9372          | 0.3405        | 0.04130                 | 24.21492        | 0.12130          | 8.2442        | 43.4723          | 5.2731          |
| 15   | 3.1722          | 0.3152        | 0.03683                 | 27.15211        | 0.11683          | 8.5595        | 47.8857          | 5.5945          |
| 16   | 3.4259          | 0.2919        | 0.03298                 | 30.32428        | 0.11298          | 8.8514        | 52.2640          | 5.9046          |
| 17   | 3.7000          | 0.2703        | 0.02963                 | 33.75023        | 0.10963          | 9.1216        | 56.5883          | 6.2037          |
| 18   | 3.9960          | 0.2502        | 0.02670                 | 37.45024        | 0.10670          | 9.3719        | 60.8426          | 6.4920          |
| 19   | 4.3157          | 0.2317        | 0.02413                 | 41.44626        | 0.10413          | 9.6036        | 65.0134          | 6.7697          |
| 20   | 4.6610          | 0.2145        | 0.02185                 | 45.76196        | 0.10185          | 9.8181        | 69.0898          | 7.0369          |
| 21   | 5.0338          | 0.1987        | 0.01983                 | 50.42292        | 0.09983          | 10.0168       | 73.0629          | 7.2940          |
| 22   | 5.4365          | 0.1839        | 0.01803                 | 55.45676        | 0.09803          | 10.2007       | 76.9257          | 7.5412          |
| 23   | 5.8715          | 0.1703        | 0.01642                 | 60.89330        | 0.09642          | 10.3711       | 80.6726          | 7.7786          |
| 24   | 6.3412          | 0.1577        | 0.01498                 | 66.76476        | 0.09498          | 10.5288       | 84.2997          | 8.0066          |
| 25   | 6.8485          | 0.1460        | 0.01368                 | 73.10594        | 0.09368          | 10.6748       | 87.8041          | 8.2254          |
| 26   | 7.3964          | 0.1352        | 0.01251                 | 79.95442        | 0.09251          | 10.8100       | 91.1842          | 8.4352          |
| 27   | 7.9881          | 0.1252        | 0.01145                 | 87.35077        | 0.09145          | 10.9352       | 94.4390          | 8.6363          |
| 28   | 8.6271          | 0.1159        | 0.01049                 | 95.33883        | 0.09049          | 11.0511       | 97.5687          | 8.8289          |
| 29   | 9.3173          | 0.1073        | 0.00962                 | 103.96594       | 0.08962          | 11.1584       | 100.5738         | 9.0133          |
| 30   | 10.0627         | 0.0994        | 0.00883                 | 113.28321       | 0.08883          | 11.2578       | 103.4558         | 9.1897          |
| 31   | 10.8677         | 0.0920        | 0.00811                 | 123.34587       | 0.08811          | 11.3498       | 106.2163         | 9.3584          |
| 32   | 11.7371         | 0.0852        | 0.00745                 | 134.21354       | 0.08745          | 11.4350       | 108.8575         | 9.5197          |
| 33   | 12.6760         | 0.0789        | 0.00685                 | 145.95062       | 0.08685          | 11.5139       | 111.3819         | 9.6737          |
| 34   | 13.6901         | 0.0730        | 0.00630                 | 158.62667       | 0.08630          | 11.5869       | 113.7924         | 9.8208          |
| 35   | 14.7853         | 0.0676        | 0.00580                 | 172.31680       | 0.08580          | 11.6546       | 116.0920         | 9.9611          |
| 40   | 21.7245         | 0.0460        | 0.00386                 | 259.05652       | 0.08386          | 11.9246       | 126.0422         | 10.5699         |
| 45   | 31.9204         | 0.0313        | 0.00259                 | 386.50562       | 0.08259          | 12.1084       | 133.7331         | 11.0447         |
| 50   | 46.9016         | 0.0213        | 0.00174                 | 573.77016       | 0.08174          | 12.2335       | 139.5928         | 11.4107         |
| 55   | 68.9139         | 0.0145        | 0.00118                 | 848.92320       | 0.08118          | 12.3186       | 144.0065         | 11.6902         |
| 60   | 101.2571        | 0.0099        | 0.00080                 | 1253.21330      | 0.08080          | 12.3766       | 147.3000         | 11.9015         |
| 65   | 148.7798        | 0.0067        | 0.00054                 | 1847.24808      | 0.08054          | 12.4160       | 149.7387         | 12.0602         |
| 70   | 218.6064        | 0.0046        | 0.00037                 | 2720.08007      | 0.08037          | 12.4428       | 151.5326         | 12.1783         |
| 75   | 321.2045        | 0.0031        | 0.00025                 | 4002.55662      | 0.08025          | 12.4611       | 152.8448         | 12.2658         |
| 80   | 471.9548        | 0.0021        | 0.00017                 | 5886.93543      | 0.08017          | 12.4735       | 153.8001         | 12.3301         |
| 85   | 693.4565        | 0.0014        | 0.00012                 | 8655.70611      | 0.08012          | 12.4820       | 154.4925         | 12.3772         |
| 90   | 1018.9151       | 0.0010        | 0.00008                 | 12723.93862     | 0.08008          | 12.4877       | 154.9925         | 12.4116         |
| 95   | 1497.1205       | 0.0007        | 0.00005                 | 18701.50686     | 0.08005          | 12.4917       | 155.3524         | 12.4365         |
| 96   | 1616.8902       | 0.0006        | 0.00005                 | 20198.62741     | 0.08005          | 12.4923       | 155.4112         | 12.4406         |
| 98   | 1885.9407       | 0.0005        | 0.00004                 | 23561.75901     | 0.08004          | 12.4934       | 155.5176         | 12.4480         |
| 100  | 2199.7613       | 0.0005        | 0.00004                 | 27484.51570     | 0.08004          | 12.4943       | 155.6107         | 12.4545         |

INTEREST FACTORS

| 9% Table 14 Discrete cash flow: compound interest factors 9% |                 |               |                         |                 |                  |               |                  |                 |
|--|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|  | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|  | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|  | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1  | 1.0900          | 0.9174        | 1.00000                 | 1.00000         | 1.09000          | 0.9174        |                  |                 |
| 2  | 1.1881          | 0.8417        | 0.47847                 | 2.09000         | 0.56847          | 1.7591        | 0.8417           | 0.4785          |
| 3  | 1.2950          | 0.7722        | 0.30505                 | 3.27810         | 0.39505          | 2.5313        | 2.3860           | 0.9426          |
| 4  | 1.4116          | 0.7084        | 0.21867                 | 4.57313         | 0.30867          | 3.2397        | 4.5113           | 1.3925          |
| 5  | 1.5386          | 0.6499        | 0.16709                 | 5.98471         | 0.25709          | 3.8897        | 7.1110           | 1.8282          |
| 6  | 1.6771          | 0.5963        | 0.13292                 | 7.52333         | 0.22292          | 4.4859        | 10.0924          | 2.2498          |
| 7  | 1.8280          | 0.5470        | 0.10869                 | 9.20043         | 0.19869          | 5.0330        | 13.3746          | 2.6574          |
| 8  | 1.9926          | 0.5019        | 0.09067                 | 11.02847        | 0.18067          | 5.5348        | 16.8877          | 3.0512          |
| 9  | 2.1719          | 0.4604        | 0.07680                 | 13.02104        | 0.16680          | 5.9952        | 20.5711          | 3.4312          |
| 10   | 2.3674          | 0.4224        | 0.06582                 | 15.19293        | 0.15582          | 6.4177        | 24.3728          | 3.7978          |
| 11   | 2.5804          | 0.3875        | 0.05695                 | 17.56029        | 0.14695          | 6.8052        | 28.2481          | 4.1510          |
| 12   | 2.8127          | 0.3555        | 0.04965                 | 20.14072        | 0.13965          | 7.1607        | 32.1590          | 4.4910          |
| 13   | 3.0658          | 0.3262        | 0.04357                 | 22.95338        | 0.13357          | 7.4869        | 36.0731          | 4.8182          |
| 14   | 3.3417          | 0.2992        | 0.03843                 | 26.01919        | 0.12843          | 7.7862        | 39.9633          | 5.1326          |
| 15   | 3.6425          | 0.2745        | 0.03406                 | 29.36092        | 0.12406          | 8.0607        | 43.8069          | 5.4346          |
| 16   | 3.9703          | 0.2519        | 0.03030                 | 33.00340        | 0.12030          | 8.3126        | 47.5849          | 5.7245          |
| 17   | 4.3276          | 0.2311        | 0.02705                 | 36.97370        | 0.11705          | 8.5436        | 51.2821          | 6.0024          |
| 18   | 4.7171          | 0.2120        | 0.02421                 | 41.30134        | 0.11421          | 8.7556        | 54.8860          | 6.2687          |
| 19   | 5.1417          | 0.1945        | 0.02173                 | 46.01846        | 0.11173          | 8.9501        | 58.3868          | 6.5236          |
| 20   | 5.6044          | 0.1784        | 0.01955                 | 51.16012        | 0.10955          | 9.1285        | 61.7770          | 6.7674          |
| 21   | 6.1088          | 0.1637        | 0.01762                 | 56.76453        | 0.10762          | 9.2922        | 65.0509          | 7.0006          |
| 22   | 6.6586          | 0.1502        | 0.01590                 | 62.87334        | 0.10590          | 9.4424        | 68.2048          | 7.2232          |
| 23   | 7.2579          | 0.1378        | 0.01438                 | 69.53194        | 0.10438          | 9.5802        | 71.2359          | 7.4357          |
| 24   | 7.9111          | 0.1264        | 0.01302                 | 76.78981        | 0.10302          | 9.7066        | 74.1433          | 7.6384          |
| 25   | 8.6231          | 0.1160        | 0.01181                 | 84.70090        | 0.10181          | 9.8226        | 76.9265          | 7.8316          |
| 26   | 9.3992          | 0.1064        | 0.01072                 | 93.32398        | 0.10072          | 9.9290        | 79.5863          | 8.0156          |
| 27   | 10.2451         | 0.0976        | 0.00973                 | 102.72313       | 0.09973          | 10.0266       | 82.1241          | 8.1906          |
| 28   | 11.1671         | 0.0895        | 0.00885                 | 112.96822       | 0.09885          | 10.1161       | 84.5419          | 8.3571          |
| 29   | 12.1722         | 0.0822        | 0.00806                 | 124.13536       | 0.09806          | 10.1983       | 86.8422          | 8.5154          |
| 30   | 13.2677         | 0.0754        | 0.00734                 | 136.30754       | 0.09734          | 10.2737       | 89.0280          | 8.6657          |
| 31   | 14.4618         | 0.0691        | 0.00669                 | 149.57522       | 0.09669          | 10.3428       | 91.1024          | 8.8083          |
| 32   | 15.7633         | 0.0634        | 0.00610                 | 164.03699       | 0.09610          | 10.4062       | 93.0690          | 8.9436          |
| 33   | 17.1820         | 0.0582        | 0.00556                 | 179.80032       | 0.09556          | 10.4644       | 94.9314          | 9.0718          |
| 34   | 18.7284         | 0.0534        | 0.00508                 | 196.98234       | 0.09508          | 10.5178       | 96.6935          | 9.1933          |
| 35   | 20.4140         | 0.0490        | 0.00464                 | 215.71075       | 0.09464          | 10.5668       | 98.3590          | 9.3083          |
| 40   | 31.4094         | 0.0318        | 0.00296                 | 337.88245       | 0.09296          | 10.7574       | 105.3762         | 9.7957          |
| 45   | 48.3273         | 0.0207        | 0.00190                 | 525.85873       | 0.09190          | 10.8812       | 110.5561         | 10.1603         |
| 50   | 74.3575         | 0.0134        | 0.00123                 | 815.08356       | 0.09123          | 10.9617       | 114.3251         | 10.4295         |
| 55   | 114.4083        | 0.0087        | 0.00079                 | 1260.09180      | 0.09079          | 11.0140       | 117.0362         | 10.6261         |
| 60   | 176.0313        | 0.0057        | 0.00051                 | 1944.79213      | 0.09051          | 11.0480       | 118.9683         | 10.7683         |
| 65   | 270.8460        | 0.0037        | 0.00033                 | 2998.28847      | 0.09033          | 11.0701       | 120.3344         | 10.8702         |
| 70   | 416.7301        | 0.0024        | 0.00022                 | 4619.22318      | 0.09022          | 11.0844       | 121.2942         | 10.9427         |
| 75   | 641.1909        | 0.0016        | 0.00014                 | 7113.23215      | 0.09014          | 11.0938       | 121.9646         | 10.9940         |
| 80   | 986.5517        | 0.0010        | 0.00009                 | 10950.57409     | 0.09009          | 11.0998       | 122.4306         | 11.0299         |
| 85   | 1517.9320       | 0.0007        | 0.00006                 | 16854.80033     | 0.09006          | 11.1038       | 122.7533         | 11.0551         |
| 90   | 2335.5266       | 0.0004        | 0.00004                 | 25939.18425     | 0.09004          | 11.1064       | 122.9758         | 11.0726         |
| 95   | 3593.4971       | 0.0003        | 0.00003                 | 39916.63496     | 0.09003          | 11.1080       | 123.1287         | 11.0847         |
| 96   | 3916.9119       | 0.0003        | 0.00002                 | 43510.13211     | 0.09002          | 11.1083       | 123.1529         | 11.0866         |
| 98   | 4653.6830       | 0.0002        | 0.00002                 | 51696.47796     | 0.09002          | 11.1087       | 123.1963         | 11.0900         |
| 100  | 5529.0408       | 0.0002        | 0.00002                 | 61422.67546     | 0.09002          | 11.1091       | 123.2335         | 11.0930         |

INTEREST FACTORS

| 10% Table 15 Discrete cash flow: compound interest factors 10% |                 |               |                         |                 |                  |               |                  |                 |
|--|-----------------|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|
|  | Single Payments |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |
|  | Compound Amount | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |
|  | F/P             | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |
| 1  | 1.1000          | 0.9091        | 1.00000                 | 1.00000         | 1.10000          | 0.9091        |                  |                 |
| 2  | 1.2100          | 0.8264        | 0.47619                 | 2.10000         | 0.57619          | 1.7355        | 0.8264           | 0.4762          |
| 3  | 1.3310          | 0.7513        | 0.30211                 | 3.31000         | 0.40211          | 2.4869        | 2.3291           | 0.9366          |
| 4  | 1.4641          | 0.6830        | 0.21547                 | 4.64100         | 0.31547          | 3.1699        | 4.3781           | 1.3812          |
| 5  | 1.6105          | 0.6209        | 0.16380                 | 6.10510         | 0.26380          | 3.7908        | 6.8618           | 1.8101          |
| 6  | 1.7716          | 0.5645        | 0.12961                 | 7.71561         | 0.22961          | 4.3553        | 9.6842           | 2.2236          |
| 7  | 1.9487          | 0.5132        | 0.10541                 | 9.48717         | 0.20541          | 4.8684        | 12.7631          | 2.6216          |
| 8  | 2.1436          | 0.4665        | 0.08744                 | 11.43589        | 0.18744          | 5.3349        | 16.0287          | 3.0045          |
| 9  | 2.3579          | 0.4241        | 0.07364                 | 13.57948        | 0.17364          | 5.7590        | 19.4215          | 3.3724          |
| 10   | 2.5937          | 0.3855        | 0.06275                 | 15.93742        | 0.16275          | 6.1446        | 22.8913          | 3.7255          |
| 11   | 2.8531          | 0.3505        | 0.05396                 | 18.53117        | 0.15396          | 6.4951        | 26.3963          | 4.0641          |
| 12   | 3.1384          | 0.3186        | 0.04676                 | 21.38428        | 0.14676          | 6.8137        | 29.9012          | 4.3884          |
| 13   | 3.4523          | 0.2897        | 0.04078                 | 24.52271        | 0.14078          | 7.1034        | 33.3772          | 4.6988          |
| 14   | 3.7975          | 0.2633        | 0.03575                 | 27.97498        | 0.13575          | 7.3667        | 36.8005          | 4.9955          |
| 15   | 4.1772          | 0.2394        | 0.03147                 | 31.77248        | 0.13147          | 7.6061        | 40.1520          | 5.2789          |
| 16   | 4.5950          | 0.2176        | 0.02782                 | 35.94973        | 0.12782          | 7.8237        | 43.4164          | 5.5493          |
| 17   | 5.0545          | 0.1978        | 0.02466                 | 40.54470        | 0.12466          | 8.0216        | 46.5819          | 5.8071          |
| 18   | 5.5599          | 0.1799        | 0.02193                 | 45.59917        | 0.12193          | 8.2014        | 49.6395          | 6.0526          |
| 19   | 6.1159          | 0.1635        | 0.01955                 | 51.15909        | 0.11955          | 8.3649        | 52.5827          | 6.2861          |
| 20   | 6.7275          | 0.1486        | 0.01746                 | 57.27500        | 0.11746          | 8.5136        | 55.4069          | 6.5081          |
| 21   | 7.4002          | 0.1351        | 0.01562                 | 64.00250        | 0.11562          | 8.6487        | 58.1095          | 6.7189          |
| 22   | 8.1403          | 0.1228        | 0.01401                 | 71.40275        | 0.11401          | 8.7715        | 60.6893          | 6.9189          |
| 23   | 8.9543          | 0.1117        | 0.01257                 | 79.54302        | 0.11257          | 8.8832        | 63.1462          | 7.1085          |
| 24   | 9.8497          | 0.1015        | 0.01130                 | 88.49733        | 0.11130          | 8.9847        | 65.4813          | 7.2881          |
| 25   | 10.8347         | 0.0923        | 0.01017                 | 98.34706        | 0.11017          | 9.0770        | 67.6964          | 7.4580          |
| 26   | 11.9182         | 0.0839        | 0.00916                 | 109.18177       | 0.10916          | 9.1609        | 69.7940          | 7.6186          |
| 27   | 13.1100         | 0.0763        | 0.00826                 | 121.09994       | 0.10826          | 9.2372        | 71.7773          | 7.7704          |
| 28   | 14.4210         | 0.0693        | 0.00745                 | 134.20994       | 0.10745          | 9.3066        | 73.6495          | 7.9137          |
| 29   | 15.8631         | 0.0630        | 0.00673                 | 148.63093       | 0.10673          | 9.3696        | 75.4146          | 8.0489          |
| 30   | 17.4494         | 0.0573        | 0.00608                 | 164.49402       | 0.10608          | 9.4269        | 77.0766          | 8.1762          |
| 31   | 19.1943         | 0.0521        | 0.00550                 | 181.94342       | 0.10550          | 9.4790        | 78.6395          | 8.2962          |
| 32   | 21.1138         | 0.0474        | 0.00497                 | 201.13777       | 0.10497          | 9.5264        | 80.1078          | 8.4091          |
| 33   | 23.2252         | 0.0431        | 0.00450                 | 222.25154       | 0.10450          | 9.5694        | 81.4856          | 8.5152          |
| 34   | 25.5477         | 0.0391        | 0.00407                 | 245.47670       | 0.10407          | 9.6086        | 82.7773          | 8.6149          |
| 35   | 28.1024         | 0.0356        | 0.00369                 | 271.02437       | 0.10369          | 9.6442        | 83.9872          | 8.7086          |
| 40   | 45.2593         | 0.0221        | 0.00226                 | 442.59256       | 0.10226          | 9.7791        | 88.9525          | 9.0962          |
| 45   | 72.8905         | 0.0137        | 0.00139                 | 718.90484       | 0.10139          | 9.8628        | 92.4544          | 9.3740          |
| 50   | 117.3909        | 0.0085        | 0.00086                 | 1163.90853      | 0.10086          | 9.9148        | 94.8889          | 9.5704          |
| 55   | 189.0591        | 0.0053        | 0.00053                 | 1880.59142      | 0.10053          | 9.9471        | 96.5619          | 9.7075          |
| 60   | 304.4816        | 0.0033        | 0.00033                 | 3034.81640      | 0.10033          | 9.9672        | 97.7010          | 9.8023          |
| 65   | 490.3707        | 0.0020        | 0.00020                 | 4893.70725      | 0.10020          | 9.9796        | 98.4705          | 9.8672          |
| 70   | 789.7470        | 0.0013        | 0.00013                 | 7887.46957      | 0.10013          | 9.9873        | 98.9870          | 9.9113          |
| 75   | 1271.8954       | 0.0008        | 0.00008                 | 12708.95371     | 0.10008          | 9.9921        | 99.3317          | 9.9410          |
| 80   | 2048.4002       | 0.0005        | 0.00005                 | 20474.00215     | 0.10005          | 9.9951        | 99.5606          | 9.9609          |
| 85   | 3298.9690       | 0.0003        | 0.00003                 | 32979.69030     | 0.10003          | 9.9970        | 99.7120          | 9.9742          |
| 90   | 5313.0226       | 0.0002        | 0.00002                 | 53120.22612     | 0.10002          | 9.9981        | 99.8118          | 9.9831          |
| 95   | 8556.6760       | 0.0001        | 0.00001                 | 85556.76047     | 0.10001          | 9.9988        | 99.8773          | 9.9889          |
| 96   | 9412.3437       | 0.0001        | 0.00001                 | 94113.43651     | 0.10001          | 9.9989        | 99.8874          | 9.9898          |
| 98   | 11388.9358      | 0.0001        | 0.00001                 | 113879.35818    | 0.10001          | 9.9991        | 99.9052          | 9.9914          |
| 100  | 13780.6123      | 0.0001        | 0.00001                 | 137796.12340    | 0.10001          | 9.9993        | 99.9202          | 9.9927          |

INTEREST FACTORS

| 11% | Table 16 Discrete cash flow: compound interest factors |               |                         |                 |                  |               |                  | 11%             |  |
|-----|--|---------------|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments  |               | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount  | Present Worth | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P  | P/F           | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.1100   | 0.9009        | 1.00000                 | 1.00000         | 1.11000          | 0.9009        |                  |                 |  |
| 2   | 1.2321   | 0.8116        | 0.47393                 | 2.11000         | 0.58393          | 1.7125        | 0.8116           | 0.4739          |  |
| 3   | 1.3676   | 0.7312        | 0.29921                 | 3.34210         | 0.40921          | 2.4437        | 2.2740           | 0.9306          |  |
| 4   | 1.5181   | 0.6587        | 0.21233                 | 4.70973         | 0.32233          | 3.1024        | 4.2502           | 1.3700          |  |
| 5   | 1.6851   | 0.5935        | 0.16057                 | 6.22780         | 0.27057          | 3.6959        | 6.6240           | 1.7923          |  |
| 6   | 1.8704   | 0.5346        | 0.12638                 | 7.91286         | 0.23638          | 4.2305        | 9.2972           | 2.1976          |  |
| 7   | 2.0762   | 0.4817        | 0.10222                 | 9.78327         | 0.21222          | 4.7122        | 12.1872          | 2.5863          |  |
| 8   | 2.3045   | 0.4339        | 0.08432                 | 11.85943        | 0.19432          | 5.1461        | 15.2246          | 2.9585          |  |
| 9   | 2.5580   | 0.3909        | 0.07060                 | 14.16397        | 0.18060          | 5.5370        | 18.3520          | 3.3144          |  |
| 10  | 2.8394   | 0.3522        | 0.05980                 | 16.72201        | 0.16980          | 5.8892        | 21.5217          | 3.6544          |  |
| 11  | 3.1518   | 0.3173        | 0.05112                 | 19.56143        | 0.16112          | 6.2065        | 24.6945          | 3.9788          |  |
| 12  | 3.4985   | 0.2858        | 0.04403                 | 22.71319        | 0.15403          | 6.4924        | 27.8388          | 4.2879          |  |
| 13  | 3.8833   | 0.2575        | 0.03815                 | 26.21164        | 0.14815          | 6.7499        | 30.9290          | 4.5822          |  |
| 14  | 4.3104   | 0.2320        | 0.03323                 | 30.09492        | 0.14323          | 6.9819        | 33.9449          | 4.8619          |  |
| 15  | 4.7846   | 0.2090        | 0.02907                 | 34.40536        | 0.13907          | 7.1909        | 36.8709          | 5.1275          |  |
| 16  | 5.3109   | 0.1883        | 0.02552                 | 39.18995        | 0.13552          | 7.3792        | 39.6953          | 5.3794          |  |
| 17  | 5.8951   | 0.1696        | 0.02247                 | 44.50084        | 0.13247          | 7.5488        | 42.4095          | 5.6180          |  |
| 18  | 6.5436   | 0.1528        | 0.01984                 | 50.39594        | 0.12984          | 7.7016        | 45.0074          | 5.8439          |  |
| 19  | 7.2633   | 0.1377        | 0.01756                 | 56.93949        | 0.12756          | 7.8393        | 47.4856          | 6.0574          |  |
| 20  | 8.0623   | 0.1240        | 0.01558                 | 64.20283        | 0.12558          | 7.9633        | 49.8423          | 6.2590          |  |
| 21  | 8.9492   | 0.1117        | 0.01384                 | 72.26514        | 0.12384          | 8.0751        | 52.0771          | 6.4491          |  |
| 22  | 9.9336   | 0.1007        | 0.01231                 | 81.21431        | 0.12231          | 8.1757        | 54.1912          | 6.6283          |  |
| 23  | 11.0263  | 0.0907        | 0.01097                 | 91.14788        | 0.12097          | 8.2664        | 56.1864          | 6.7969          |  |
| 24  | 12.2392  | 0.0817        | 0.00979                 | 102.17415       | 0.11979          | 8.3481        | 58.0656          | 6.9555          |  |
| 25  | 13.5855  | 0.0736        | 0.00874                 | 114.41331       | 0.11874          | 8.4217        | 59.8322          | 7.1045          |  |
| 26  | 15.0799  | 0.0663        | 0.00781                 | 127.99877       | 0.11781          | 8.4881        | 61.4900          | 7.2443          |  |
| 27  | 16.7386  | 0.0597        | 0.00699                 | 143.07864       | 0.11699          | 8.5478        | 63.0433          | 7.3754          |  |
| 28  | 18.5799  | 0.0538        | 0.00626                 | 159.81729       | 0.11626          | 8.6016        | 64.4965          | 7.4982          |  |
| 29  | 20.6237  | 0.0485        | 0.00561                 | 178.39719       | 0.11561          | 8.6501        | 65.8542          | 7.6131          |  |
| 30  | 22.8923  | 0.0437        | 0.00502                 | 199.02088       | 0.11502          | 8.6938        | 67.1210          | 7.7206          |  |
| 31  | 25.4104  | 0.0394        | 0.00451                 | 221.91317       | 0.11451          | 8.7331        | 68.3016          | 7.8210          |  |
| 32  | 28.2056  | 0.0355        | 0.00404                 | 247.32362       | 0.11404          | 8.7686        | 69.4007          | 7.9147          |  |
| 33  | 31.3082  | 0.0319        | 0.00363                 | 275.52922       | 0.11363          | 8.8005        | 70.4228          | 8.0021          |  |
| 34  | 34.7521  | 0.0288        | 0.00326                 | 306.83744       | 0.11326          | 8.8293        | 71.3724          | 8.0836          |  |
| 35  | 38.5749  | 0.0259        | 0.00293                 | 341.58955       | 0.11293          | 8.8552        | 72.2538          | 8.1594          |  |
| 40  | 65.0009  | 0.0154        | 0.00172                 | 581.82607       | 0.11172          | 8.9511        | 75.7789          | 8.4659          |  |
| 45  | 109.5302   | 0.0091        | 0.00101                 | 986.63856       | 0.11101          | 9.0079        | 78.1551          | 8.6763          |  |
| 50  | 184.5648   | 0.0054        | 0.00060                 | 1668.77115      | 0.11060          | 9.0417        | 79.7341          | 8.8185          |  |
| 55  | 311.0025   | 0.0032        | 0.00035                 | 2818.20424      | 0.11035          | 9.0617        | 80.7712          | 8.9135          |  |
| 60  | 524.0572   | 0.0019        | 0.00021                 | 4755.06584      | 0.11021          | 9.0736        | 81.4461          | 8.9762          |  |
| 65  | 883.0669   | 0.0011        | 0.00012                 | 8018.79027      | 0.11012          | 9.0806        | 81.8819          | 9.0172          |  |
| 70  | 1488.0191  | 0.0007        | 0.00007                 | 13518.35574     | 0.11007          | 9.0848        | 82.1614          | 9.0438          |  |
| 75  | 2507.3988  | 0.0004        | 0.00004                 | 22785.44339     | 0.11004          | 9.0873        | 82.3397          | 9.0610          |  |
| 80  | 4225.1128  | 0.0002        | 0.00003                 | 38401.02500     | 0.11003          | 9.0888        | 82.4529          | 9.0720          |  |
| 85  | 7119.5607  | 0.0001        | 0.00002                 | 64714.18815     | 0.11002          | 9.0896        | 82.5245          | 9.0790          |  |



INTEREST FACTORS

| 12% |                 | Table 17 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 12%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.1200          | 0.8929   | 1.00000                 | 1.00000         | 1.12000          | 0.8929        |                  |                 |  |
| 2   | 1.2544          | 0.7972   | 0.47170                 | 2.12000         | 0.59170          | 1.6901        | 0.7972           | 0.4717          |  |
| 3   | 1.4049          | 0.7118   | 0.29635                 | 3.37440         | 0.41635          | 2.4018        | 2.2208           | 0.9246          |  |
| 4   | 1.5735          | 0.6355   | 0.20923                 | 4.77933         | 0.32923          | 3.0373        | 4.1273           | 1.3589          |  |
| 5   | 1.7623          | 0.5674   | 0.15741                 | 6.35285         | 0.27741          | 3.6048        | 6.3970           | 1.7746          |  |
| 6   | 1.9738          | 0.5066   | 0.12323                 | 8.11519         | 0.24323          | 4.1114        | 8.9302           | 2.1720          |  |
| 7   | 2.2107          | 0.4523   | 0.09912                 | 10.08901        | 0.21912          | 4.5638        | 11.6443          | 2.5515          |  |
| 8   | 2.4760          | 0.4039   | 0.08130                 | 12.29969        | 0.20130          | 4.9676        | 14.4714          | 2.9131          |  |
| 9   | 2.7731          | 0.3606   | 0.06768                 | 14.77566        | 0.18768          | 5.3282        | 17.3563          | 3.2574          |  |
| 10  | 3.1058          | 0.3220   | 0.05698                 | 17.54874        | 0.17698          | 5.6502        | 20.2541          | 3.5847          |  |
| 11  | 3.4785          | 0.2875   | 0.04842                 | 20.65458        | 0.16842          | 5.9377        | 23.1288          | 3.8953          |  |
| 12  | 3.8960          | 0.2567   | 0.04144                 | 24.13313        | 0.16144          | 6.1944        | 25.9523          | 4.1897          |  |
| 13  | 4.3635          | 0.2292   | 0.03568                 | 28.02911        | 0.15568          | 6.4235        | 28.7024          | 4.4683          |  |
| 14  | 4.8871          | 0.2046   | 0.03087                 | 32.39260        | 0.15087          | 6.6282        | 31.3624          | 4.7317          |  |
| 15  | 5.4736          | 0.1827   | 0.02682                 | 37.27971        | 0.14682          | 6.8109        | 33.9202          | 4.9803          |  |
| 16  | 6.1304          | 0.1631   | 0.02339                 | 42.75328        | 0.14339          | 6.9740        | 36.3670          | 5.2147          |  |
| 17  | 6.8660          | 0.1456   | 0.02046                 | 48.88367        | 0.14046          | 7.1196        | 38.6973          | 5.4353          |  |
| 18  | 7.6900          | 0.1300   | 0.01794                 | 55.74971        | 0.13794          | 7.2497        | 40.9080          | 5.6427          |  |
| 19  | 8.6128          | 0.1161   | 0.01576                 | 63.43968        | 0.13576          | 7.3658        | 42.9979          | 5.8375          |  |
| 20  | 9.6463          | 0.1037   | 0.01388                 | 72.05244        | 0.13388          | 7.4694        | 44.9676          | 6.0202          |  |
| 21  | 10.8038         | 0.0926   | 0.01224                 | 81.69874        | 0.13224          | 7.5620        | 46.8188          | 6.1913          |  |
| 22  | 12.1003         | 0.0826   | 0.01081                 | 92.50258        | 0.13081          | 7.6446        | 48.5543          | 6.3514          |  |
| 23  | 13.5523         | 0.0738   | 0.00956                 | 104.60289       | 0.12956          | 7.7184        | 50.1776          | 6.5010          |  |
| 24  | 15.1786         | 0.0659   | 0.00846                 | 118.15524       | 0.12846          | 7.7843        | 51.6929          | 6.6406          |  |
| 25  | 17.0001         | 0.0588   | 0.00750                 | 133.33387       | 0.12750          | 7.8431        | 53.1046          | 6.7708          |  |
| 26  | 19.0401         | 0.0525   | 0.00665                 | 150.33393       | 0.12665          | 7.8957        | 54.4177          | 6.8921          |  |
| 27  | 21.3249         | 0.0469   | 0.00590                 | 169.37401       | 0.12590          | 7.9426        | 55.6369          | 7.0049          |  |
| 28  | 23.8839         | 0.0419   | 0.00524                 | 190.69889       | 0.12524          | 7.9844        | 56.7674          | 7.1098          |  |
| 29  | 26.7499         | 0.0374   | 0.00466                 | 214.58275       | 0.12466          | 8.0218        | 57.8141          | 7.2071          |  |
| 30  | 29.9599         | 0.0334   | 0.00414                 | 241.33268       | 0.12414          | 8.0552        | 58.7821          | 7.2974          |  |
| 31  | 33.5551         | 0.0298   | 0.00369                 | 271.29261       | 0.12369          | 8.0850        | 59.6761          | 7.3811          |  |
| 32  | 37.5817         | 0.0266   | 0.00328                 | 304.84772       | 0.12328          | 8.1116        | 60.5010          | 7.4586          |  |
| 33  | 42.0915         | 0.0238   | 0.00292                 | 342.42945       | 0.12292          | 8.1354        | 61.2612          | 7.5302          |  |
| 34  | 47.1425         | 0.0212   | 0.00260                 | 384.52098       | 0.12260          | 8.1566        | 61.9612          | 7.5965          |  |
| 35  | 52.7996         | 0.0189   | 0.00232                 | 431.66350       | 0.12232          | 8.1755        | 62.6052          | 7.6577          |  |
| 40  | 93.0510         | 0.0107   | 0.00130                 | 767.09142       | 0.12130          | 8.2438        | 65.1159          | 7.8988          |  |
| 45  | 163.9876        | 0.0061   | 0.00074                 | 1358.23003      | 0.12074          | 8.2825        | 66.7342          | 8.0572          |  |
| 50  | 289.0022        | 0.0035   | 0.00042                 | 2400.01825      | 0.12042          | 8.3045        | 67.7624          | 8.1597          |  |
| 55  | 509.3206        | 0.0020   | 0.00024                 | 4236.00505      | 0.12024          | 8.3170        | 68.4082          | 8.2251          |  |
| 60  | 897.5969        | 0.0011   | 0.00013                 | 7471.64111      | 0.12013          | 8.3240        | 68.8100          | 8.2664          |  |
| 65  | 1581.8725       | 0.0006   | 0.00008                 | 13173.93742     | 0.12008          | 8.3281        | 69.0581          | 8.2922          |  |
| 70  | 2787.7998       | 0.0004   | 0.00004                 | 23223.33190     | 0.12004          | 8.3303        | 69.2103          | 8.3082          |  |
| 75  | 4913.0558       | 0.0002   | 0.00002                 | 40933.79867     | 0.12002          | 8.3316        | 69.3031          | 8.3181          |  |
| 80  | 8658.4831       | 0.0001   | 0.00001                 | 72145.69250     | 0.12001          | 8.3324        | 69.3594          | 8.3241          |  |
| 85  | 15259.2057      | 0.0001   | 0.00001                 | 127151.71400    | 0.12001          | 8.3328        | 69.3935          | 8.3278          |  |

INTEREST FACTORS

| 14% |                 | Table 18 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 14%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.1400          | 0.8772   | 1.00000                 | 1.00000         | 1.14000          | 0.8772        |                  |                 |  |
| 2   | 1.2996          | 0.7695   | 0.46729                 | 2.14000         | 0.60729          | 1.6467        | 0.7695           | 0.4673          |  |
| 3   | 1.4815          | 0.6750   | 0.29073                 | 3.43960         | 0.43073          | 2.3216        | 2.1194           | 0.9129          |  |
| 4   | 1.6890          | 0.5921   | 0.20320                 | 4.92114         | 0.34320          | 2.9137        | 3.8957           | 1.3370          |  |
| 5   | 1.9254          | 0.5194   | 0.15128                 | 6.61010         | 0.29128          | 3.4331        | 5.9731           | 1.7399          |  |
| 6   | 2.1950          | 0.4556   | 0.11716                 | 8.53552         | 0.25716          | 3.8887        | 8.2511           | 2.1218          |  |
| 7   | 2.5023          | 0.3996   | 0.09319                 | 10.73049        | 0.23319          | 4.2883        | 10.6489          | 2.4832          |  |
| 8   | 2.8526          | 0.3506   | 0.07557                 | 13.23276        | 0.21557          | 4.6389        | 13.1028          | 2.8246          |  |
| 9   | 3.2519          | 0.3075   | 0.06217                 | 16.08535        | 0.20217          | 4.9464        | 15.5629          | 3.1463          |  |
| 10  | 3.7072          | 0.2697   | 0.05171                 | 19.33730        | 0.19171          | 5.2161        | 17.9906          | 3.4490          |  |
| 11  | 4.2262          | 0.2366   | 0.04339                 | 23.04452        | 0.18339          | 5.4527        | 20.3567          | 3.7333          |  |
| 12  | 4.8179          | 0.2076   | 0.03667                 | 27.27075        | 0.17667          | 5.6603        | 22.6399          | 3.9998          |  |
| 13  | 5.4924          | 0.1821   | 0.03116                 | 32.08865        | 0.17116          | 5.8424        | 24.8247          | 4.2491          |  |
| 14  | 6.2613          | 0.1597   | 0.02661                 | 37.58107        | 0.16661          | 6.0021        | 26.9009          | 4.4819          |  |
| 15  | 7.1379          | 0.1401   | 0.02281                 | 43.84241        | 0.16281          | 6.1422        | 28.8623          | 4.6990          |  |
| 16  | 8.1372          | 0.1229   | 0.01962                 | 50.98035        | 0.15962          | 6.2651        | 30.7057          | 4.9011          |  |
| 17  | 9.2765          | 0.1078   | 0.01692                 | 59.11760        | 0.15692          | 6.3729        | 32.4305          | 5.0888          |  |
| 18  | 10.5752         | 0.0946   | 0.01462                 | 68.39407        | 0.15462          | 6.4674        | 34.0380          | 5.2630          |  |
| 19  | 12.0557         | 0.0829   | 0.01266                 | 78.96923        | 0.15266          | 6.5504        | 35.5311          | 5.4243          |  |
| 20  | 13.7435         | 0.0728   | 0.01099                 | 91.02493        | 0.15099          | 6.6231        | 36.9135          | 5.5734          |  |
| 21  | 15.6676         | 0.0638   | 0.00954                 | 104.76842       | 0.14954          | 6.6870        | 38.1901          | 5.7111          |  |
| 22  | 17.8610         | 0.0560   | 0.00830                 | 120.43600       | 0.14830          | 6.7429        | 39.3658          | 5.8381          |  |
| 23  | 20.3616         | 0.0491   | 0.00723                 | 138.29704       | 0.14723          | 6.7921        | 40.4463          | 5.9549          |  |
| 24  | 23.2122         | 0.0431   | 0.00630                 | 158.65862       | 0.14630          | 6.8351        | 41.4371          | 6.0624          |  |
| 25  | 26.4619         | 0.0378   | 0.00550                 | 181.87083       | 0.14550          | 6.8729        | 42.3441          | 6.1610          |  |
| 26  | 30.1666         | 0.0331   | 0.00480                 | 208.33274       | 0.14480          | 6.9061        | 43.1728          | 6.2514          |  |
| 27  | 34.3899         | 0.0291   | 0.00419                 | 238.49933       | 0.14419          | 6.9352        | 43.9289          | 6.3342          |  |
| 28  | 39.2045         | 0.0255   | 0.00366                 | 272.88923       | 0.14366          | 6.9607        | 44.6176          | 6.4100          |  |
| 29  | 44.6931         | 0.0224   | 0.00320                 | 312.09373       | 0.14320          | 6.9830        | 45.2441          | 6.4791          |  |
| 30  | 50.9502         | 0.0196   | 0.00280                 | 356.78685       | 0.14280          | 7.0027        | 45.8132          | 6.5423          |  |
| 31  | 58.0832         | 0.0172   | 0.00245                 | 407.73701       | 0.14245          | 7.0199        | 46.3297          | 6.5998          |  |
| 32  | 66.2148         | 0.0151   | 0.00215                 | 465.82019       | 0.14215          | 7.0350        | 46.7979          | 6.6522          |  |
| 33  | 75.4849         | 0.0132   | 0.00188                 | 532.03501       | 0.14188          | 7.0482        | 47.2218          | 6.6998          |  |
| 34  | 86.0528         | 0.0116   | 0.00165                 | 607.51991       | 0.14165          | 7.0599        | 47.6053          | 6.7431          |  |
| 35  | 98.1002         | 0.0102   | 0.00144                 | 693.57270       | 0.14144          | 7.0700        | 47.9519          | 6.7824          |  |
| 40  | 188.8835        | 0.0053   | 0.00075                 | 1342.02510      | 0.14075          | 7.1050        | 49.2376          | 6.9300          |  |
| 45  | 363.6791        | 0.0027   | 0.00039                 | 2590.56480      | 0.14039          | 7.1232        | 49.9963          | 7.0188          |  |
| 50  | 700.2330        | 0.0014   | 0.00020                 | 4994.52135      | 0.14020          | 7.1327        | 50.4375          | 7.0714          |  |
| 55  | 1348.2388       | 0.0007   | 0.00010                 | 9623.13434      | 0.14010          | 7.1376        | 50.6912          | 7.1020          |  |
| 60  | 2595.9187       | 0.0004   | 0.00005                 | 18535.13328     | 0.14005          | 7.1401        | 50.8357          | 7.1197          |  |
| 65  | 4998.2196       | 0.0002   | 0.00003                 | 35694.42601     | 0.14003          | 7.1414        | 50.9173          | 7.1298          |  |
| 70  | 9623.6450       | 0.0001   | 0.00001                 | 68733.17846     | 0.14001          | 7.1421        | 50.9632          | 7.1356          |  |
| 75  | 18529.5064      | 0.0001   | 0.00001                 | 132346.47421    | 0.14001          | 7.1425        | 50.9887          | 7.1388          |  |
| 80  | 35676.9818      | 0.0000   | 0.00000                 | 254828.44148    | 0.14000          | 7.1427        | 51.0030          | 7.1406          |  |
| 85  | 68692.9810      | 0.0000   | 0.00000                 | 490657.00734    | 0.14000          | 7.1428        | 51.0108          | 7.1416          |  |

INTEREST FACTORS

| 15% |                 | Table 19 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 15%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.1500          | 0.8696   | 1.00000                 | 1.00000         | 1.15000          | 0.8696        |                  |                 |  |
| 2   | 1.3225          | 0.7561   | 0.46512                 | 2.15000         | 0.61512          | 1.6257        | 0.7561           | 0.4651          |  |
| 3   | 1.5209          | 0.6575   | 0.28798                 | 3.47250         | 0.43798          | 2.2832        | 2.0712           | 0.9071          |  |
| 4   | 1.7490          | 0.5718   | 0.20027                 | 4.99338         | 0.35027          | 2.8550        | 3.7864           | 1.3263          |  |
| 5   | 2.0114          | 0.4972   | 0.14832                 | 6.74238         | 0.29832          | 3.3522        | 5.7751           | 1.7228          |  |
| 6   | 2.3131          | 0.4323   | 0.11424                 | 8.75374         | 0.26424          | 3.7845        | 7.9368           | 2.0972          |  |
| 7   | 2.6600          | 0.3759   | 0.09036                 | 11.06680        | 0.24036          | 4.1604        | 10.1924          | 2.4498          |  |
| 8   | 3.0590          | 0.3269   | 0.07285                 | 13.72682        | 0.22285          | 4.4873        | 12.4807          | 2.7813          |  |
| 9   | 3.5179          | 0.2843   | 0.05957                 | 16.78584        | 0.20957          | 4.7716        | 14.7548          | 3.0922          |  |
| 10  | 4.0456          | 0.2472   | 0.04925                 | 20.30372        | 0.19925          | 5.0188        | 16.9795          | 3.3832          |  |
| 11  | 4.6524          | 0.2149   | 0.04107                 | 24.34928        | 0.19107          | 5.2337        | 19.1289          | 3.6549          |  |
| 12  | 5.3503          | 0.1869   | 0.03448                 | 29.00167        | 0.18448          | 5.4206        | 21.1849          | 3.9082          |  |
| 13  | 6.1528          | 0.1625   | 0.02911                 | 34.35192        | 0.17911          | 5.5831        | 23.1352          | 4.1438          |  |
| 14  | 7.0757          | 0.1413   | 0.02469                 | 40.50471        | 0.17469          | 5.7245        | 24.9725          | 4.3624          |  |
| 15  | 8.1371          | 0.1229   | 0.02102                 | 47.58041        | 0.17102          | 5.8474        | 26.6930          | 4.5650          |  |
| 16  | 9.3576          | 0.1069   | 0.01795                 | 55.71747        | 0.16795          | 5.9542        | 28.2960          | 4.7522          |  |
| 17  | 10.7613         | 0.0929   | 0.01537                 | 65.07509        | 0.16537          | 6.0472        | 29.7828          | 4.9251          |  |
| 18  | 12.3755         | 0.0808   | 0.01319                 | 75.83636        | 0.16319          | 6.1280        | 31.1565          | 5.0843          |  |
| 19  | 14.2318         | 0.0703   | 0.01134                 | 88.21181        | 0.16134          | 6.1982        | 32.4213          | 5.2307          |  |
| 20  | 16.3665         | 0.0611   | 0.00976                 | 102.44358       | 0.15976          | 6.2593        | 33.5822          | 5.3651          |  |
| 21  | 18.8215         | 0.0531   | 0.00842                 | 118.81012       | 0.15842          | 6.3125        | 34.6448          | 5.4883          |  |
| 22  | 21.6447         | 0.0462   | 0.00727                 | 137.63164       | 0.15727          | 6.3587        | 35.6150          | 5.6010          |  |
| 23  | 24.8915         | 0.0402   | 0.00628                 | 159.27638       | 0.15628          | 6.3988        | 36.4988          | 5.7040          |  |
| 24  | 28.6252         | 0.0349   | 0.00543                 | 184.16784       | 0.15543          | 6.4338        | 37.3023          | 5.7979          |  |
| 25  | 32.9190         | 0.0304   | 0.00470                 | 212.79302       | 0.15470          | 6.4641        | 38.0314          | 5.8834          |  |
| 26  | 37.8568         | 0.0264   | 0.00407                 | 245.71197       | 0.15407          | 6.4906        | 38.6918          | 5.9612          |  |
| 27  | 43.5353         | 0.0230   | 0.00353                 | 283.56877       | 0.15353          | 6.5135        | 39.2890          | 6.0319          |  |
| 28  | 50.0656         | 0.0200   | 0.00306                 | 327.10408       | 0.15306          | 6.5335        | 39.8283          | 6.0960          |  |
| 29  | 57.5755         | 0.0174   | 0.00265                 | 377.16969       | 0.15265          | 6.5509        | 40.3146          | 6.1541          |  |
| 30  | 66.2118         | 0.0151   | 0.00230                 | 434.74515       | 0.15230          | 6.5660        | 40.7526          | 6.2066          |  |
| 31  | 76.1435         | 0.0131   | 0.00200                 | 500.95692       | 0.15200          | 6.5791        | 41.1466          | 6.2541          |  |
| 32  | 87.5651         | 0.0114   | 0.00173                 | 577.10046       | 0.15173          | 6.5905        | 41.5006          | 6.2970          |  |
| 33  | 100.6998        | 0.0099   | 0.00150                 | 664.66552       | 0.15150          | 6.6005        | 41.8184          | 6.3357          |  |
| 34  | 115.8048        | 0.0086   | 0.00131                 | 765.36535       | 0.15131          | 6.6091        | 42.1033          | 6.3705          |  |
| 35  | 133.1755        | 0.0075   | 0.00113                 | 881.17016       | 0.15113          | 6.6166        | 42.3586          | 6.4019          |  |
| 40  | 267.8635        | 0.0037   | 0.00056                 | 1779.09031      | 0.15056          | 6.6418        | 43.2830          | 6.5168          |  |
| 45  | 538.7693        | 0.0019   | 0.00028                 | 3585.12846      | 0.15028          | 6.6543        | 43.8051          | 6.5830          |  |
| 50  | 1083.6574       | 0.0009   | 0.00014                 | 7217.71628      | 0.15014          | 6.6605        | 44.0958          | 6.6205          |  |
| 55  | 2179.6222       | 0.0005   | 0.00007                 | 14524.14789     | 0.15007          | 6.6636        | 44.2558          | 6.6414          |  |
| 60  | 4383.9987       | 0.0002   | 0.00003                 | 29219.99164     | 0.15003          | 6.6651        | 44.3431          | 6.6530          |  |
| 65  | 8817.7874       | 0.0001   | 0.00002                 | 58778.58258     | 0.15002          | 6.6659        | 44.3903          | 6.6593          |  |
| 70  | 17735.7200      | 0.0001   | 0.00001                 | 118231.46693    | 0.15001          | 6.6663        | 44.4156          | 6.6627          |  |
| 75  | 35672.8680      | 0.0000   | 0.00000                 | 237812.45317    | 0.15000          | 6.6665        | 44.4292          | 6.6646          |  |
| 80  | 71750.8794      | 0.0000   | 0.00000                 | 478332.52934    | 0.15000          | 6.6666        | 44.4364          | 6.6656          |  |
| 85  | 144316.6470     | 0.0000   | 0.00000                 | 962104.31329    | 0.15000          | 6.6666        | 44.4402          | 6.6661          |  |

INTEREST FACTORS

| 16% |                 | Table 20 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 16%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.1600          | 0.8621   | 1.00000                 | 1.00000         | 1.16000          | 0.8621        |                  |                 |  |
| 2   | 1.3456          | 0.7432   | 0.46296                 | 2.16000         | 0.62296          | 1.6052        | 0.7432           | 0.4630          |  |
| 3   | 1.5609          | 0.6407   | 0.28526                 | 3.50560         | 0.44526          | 2.2459        | 2.0245           | 0.9014          |  |
| 4   | 1.8106          | 0.5523   | 0.19738                 | 5.06650         | 0.35738          | 2.7982        | 3.6814           | 1.3156          |  |
| 5   | 2.1003          | 0.4761   | 0.14541                 | 6.87714         | 0.30541          | 3.2743        | 5.5858           | 1.7060          |  |
| 6   | 2.4364          | 0.4104   | 0.11139                 | 8.97748         | 0.27139          | 3.6847        | 7.6380           | 2.0729          |  |
| 7   | 2.8262          | 0.3538   | 0.08761                 | 11.41387        | 0.24761          | 4.0386        | 9.7610           | 2.4169          |  |
| 8   | 3.2784          | 0.3050   | 0.07022                 | 14.24009        | 0.23022          | 4.3436        | 11.8962          | 2.7388          |  |
| 9   | 3.8030          | 0.2630   | 0.05708                 | 17.51851        | 0.21708          | 4.6065        | 13.9998          | 3.0391          |  |
| 10  | 4.4114          | 0.2267   | 0.04690                 | 21.32147        | 0.20690          | 4.8332        | 16.0399          | 3.3187          |  |
| 11  | 5.1173          | 0.1954   | 0.03886                 | 25.73290        | 0.19886          | 5.0286        | 17.9941          | 3.5783          |  |
| 12  | 5.9360          | 0.1685   | 0.03241                 | 30.85017        | 0.19241          | 5.1971        | 19.8472          | 3.8189          |  |
| 13  | 6.8858          | 0.1452   | 0.02718                 | 36.78620        | 0.18718          | 5.3423        | 21.5899          | 4.0413          |  |
| 14  | 7.9875          | 0.1252   | 0.02290                 | 43.67199        | 0.18290          | 5.4675        | 23.2175          | 4.2464          |  |
| 15  | 9.2655          | 0.1079   | 0.01936                 | 51.65951        | 0.17936          | 5.5755        | 24.7284          | 4.4352          |  |
| 16  | 10.7480         | 0.0930   | 0.01641                 | 60.92503        | 0.17641          | 5.6685        | 26.1241          | 4.6086          |  |
| 17  | 12.4677         | 0.0802   | 0.01395                 | 71.67303        | 0.17395          | 5.7487        | 27.4074          | 4.7676          |  |
| 18  | 14.4625         | 0.0691   | 0.01188                 | 84.14072        | 0.17188          | 5.8178        | 28.5828          | 4.9130          |  |
| 19  | 16.7765         | 0.0596   | 0.01014                 | 98.60323        | 0.17014          | 5.8775        | 29.6557          | 5.0457          |  |
| 20  | 19.4608         | 0.0514   | 0.00867                 | 115.37975       | 0.16867          | 5.9288        | 30.6321          | 5.1666          |  |
| 21  | 22.5745         | 0.0443   | 0.00742                 | 134.84051       | 0.16742          | 5.9731        | 31.5180          | 5.2766          |  |
| 22  | 26.1864         | 0.0382   | 0.00635                 | 157.41499       | 0.16635          | 6.0113        | 32.3200          | 5.3765          |  |
| 23  | 30.3762         | 0.0329   | 0.00545                 | 183.60138       | 0.16545          | 6.0442        | 33.0442          | 5.4671          |  |
| 24  | 35.2364         | 0.0284   | 0.00467                 | 213.97761       | 0.16467          | 6.0726        | 33.6970          | 5.5490          |  |
| 25  | 40.8742         | 0.0245   | 0.00401                 | 249.21402       | 0.16401          | 6.0971        | 34.2841          | 5.6230          |  |
| 26  | 47.4141         | 0.0211   | 0.00345                 | 290.08827       | 0.16345          | 6.1182        | 34.8114          | 5.6898          |  |
| 27  | 55.0004         | 0.0182   | 0.00296                 | 337.50239       | 0.16296          | 6.1364        | 35.2841          | 5.7500          |  |
| 28  | 63.8004         | 0.0157   | 0.00255                 | 392.50277       | 0.16255          | 6.1520        | 35.7073          | 5.8041          |  |
| 29  | 74.0085         | 0.0135   | 0.00219                 | 456.30322       | 0.16219          | 6.1656        | 36.0856          | 5.8528          |  |
| 30  | 85.8499         | 0.0116   | 0.00189                 | 530.31173       | 0.16189          | 6.1772        | 36.4234          | 5.8964          |  |
| 31  | 99.5859         | 0.0100   | 0.00162                 | 616.16161       | 0.16162          | 6.1872        | 36.7247          | 5.9356          |  |
| 32  | 115.5196        | 0.0087   | 0.00140                 | 715.74746       | 0.16140          | 6.1959        | 36.9930          | 5.9706          |  |
| 33  | 134.0027        | 0.0075   | 0.00120                 | 831.26706       | 0.16120          | 6.2034        | 37.2318          | 6.0019          |  |
| 34  | 155.4432        | 0.0064   | 0.00104                 | 965.26979       | 0.16104          | 6.2098        | 37.4441          | 6.0299          |  |
| 35  | 180.3141        | 0.0055   | 0.00089                 | 1120.71295      | 0.16089          | 6.2153        | 37.6327          | 6.0548          |  |
| 40  | 378.7212        | 0.0026   | 0.00042                 | 2360.75724      | 0.16042          | 6.2335        | 38.2992          | 6.1441          |  |
| 45  | 795.4438        | 0.0013   | 0.00020                 | 4965.27391      | 0.16020          | 6.2421        | 38.6598          | 6.1934          |  |
| 50  | 1670.7038       | 0.0006   | 0.00010                 | 10435.64877     | 0.16010          | 6.2463        | 38.8521          | 6.2201          |  |
| 55  | 3509.0488       | 0.0003   | 0.00005                 | 21925.30498     | 0.16005          | 6.2482        | 38.9534          | 6.2343          |  |
| 60  | 7370.2014       | 0.0001   | 0.00002                 | 46057.50853     | 0.16002          | 6.2492        | 39.0063          | 6.2419          |  |

INTEREST FACTORS

| 18%             |                 | Table 21 Discrete cash flow: compound interest factors |              |                 |                  |               |                  | 18%             |  |
|-----------------|-----------------|--|--------------|-----------------|------------------|---------------|------------------|-----------------|--|
| Single Payments |                 | Uniform-Series Payments                                |              |                 |                  |               | Uniform Gradient |                 |  |
|                 | Compound Amount | Present Worth  | Sinking Fund | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|                 | F/P             | P/F  | A/F          | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1               | 1.1800          | 0.8475   | 1.00000      | 1.00000         | 1.18000          | 0.8475        |                  |                 |  |
| 2               | 1.3924          | 0.7182   | 0.45872      | 2.18000         | 0.63872          | 1.5656        | 0.7182           | 0.4587          |  |
| 3               | 1.6430          | 0.6086   | 0.27992      | 3.57240         | 0.45992          | 2.1743        | 1.9354           | 0.8902          |  |
| 4               | 1.9388          | 0.5158   | 0.19174      | 5.21543         | 0.37174          | 2.6901        | 3.4828           | 1.2947          |  |
| 5               | 2.2878          | 0.4371   | 0.13978      | 7.15421         | 0.31978          | 3.1272        | 5.2312           | 1.6728          |  |
| 6               | 2.6996          | 0.3704   | 0.10591      | 9.44197         | 0.28591          | 3.4976        | 7.0834           | 2.0252          |  |
| 7               | 3.1855          | 0.3139   | 0.08236      | 12.14152        | 0.26236          | 3.8115        | 8.9670           | 2.3526          |  |
| 8               | 3.7589          | 0.2660   | 0.06524      | 15.32700        | 0.24524          | 4.0776        | 10.8292          | 2.6558          |  |
| 9               | 4.4355          | 0.2255   | 0.05239      | 19.08585        | 0.23239          | 4.3030        | 12.6329          | 2.9358          |  |
| 10              | 5.2338          | 0.1911   | 0.04251      | 23.52131        | 0.22251          | 4.4941        | 14.3525          | 3.1936          |  |
| 11              | 6.1759          | 0.1619   | 0.03478      | 28.75514        | 0.21478          | 4.6560        | 15.9716          | 3.4303          |  |
| 12              | 7.2876          | 0.1372   | 0.02863      | 34.93107        | 0.20863          | 4.7932        | 17.4811          | 3.6470          |  |
| 13              | 8.5994          | 0.1163   | 0.02369      | 42.21866        | 0.20369          | 4.9095        | 18.8765          | 3.8449          |  |
| 14              | 10.1472         | 0.0985   | 0.01968      | 50.81802        | 0.19968          | 5.0081        | 20.1576          | 4.0250          |  |
| 15              | 11.9737         | 0.0835   | 0.01640      | 60.96527        | 0.19640          | 5.0916        | 21.3269          | 4.1887          |  |
| 16              | 14.1290         | 0.0708   | 0.01371      | 72.93901        | 0.19371          | 5.1624        | 22.3885          | 4.3369          |  |
| 17              | 16.6722         | 0.0600   | 0.01149      | 87.06804        | 0.19149          | 5.2223        | 23.3482          | 4.4708          |  |
| 18              | 19.6733         | 0.0508   | 0.00964      | 103.74028       | 0.18964          | 5.2732        | 24.2123          | 4.5916          |  |
| 19              | 23.2144         | 0.0431   | 0.00810      | 123.41353       | 0.18810          | 5.3162        | 24.9877          | 4.7003          |  |
| 20              | 27.3930         | 0.0365   | 0.00682      | 146.62797       | 0.18682          | 5.3527        | 25.6813          | 4.7978          |  |
| 21              | 32.3238         | 0.0309   | 0.00575      | 174.02100       | 0.18575          | 5.3837        | 26.3000          | 4.8851          |  |
| 22              | 38.1421         | 0.0262   | 0.00485      | 206.34479       | 0.18485          | 5.4099        | 26.8506          | 4.9632          |  |
| 23              | 45.0076         | 0.0222   | 0.00409      | 244.48685       | 0.18409          | 5.4321        | 27.3394          | 5.0329          |  |
| 24              | 53.1090         | 0.0188   | 0.00345      | 289.49448       | 0.18345          | 5.4509        | 27.7725          | 5.0950          |  |
| 25              | 62.6686         | 0.0160   | 0.00292      | 342.60349       | 0.18292          | 5.4669        | 28.1555          | 5.1502          |  |
| 26              | 73.9490         | 0.0135   | 0.00247      | 405.27211       | 0.18247          | 5.4804        | 28.4935          | 5.1991          |  |
| 27              | 87.2598         | 0.0115   | 0.00209      | 479.22109       | 0.18209          | 5.4919        | 28.7915          | 5.2425          |  |
| 28              | 102.9666        | 0.0097   | 0.00177      | 566.48089       | 0.18177          | 5.5016        | 29.0537          | 5.2810          |  |
| 29              | 121.5005        | 0.0082   | 0.00149      | 669.44745       | 0.18149          | 5.5098        | 29.2842          | 5.3149          |  |
| 30              | 143.3706        | 0.0070   | 0.00126      | 790.94799       | 0.18126          | 5.5168        | 29.4864          | 5.3448          |  |
| 31              | 169.1774        | 0.0059   | 0.00107      | 934.31863       | 0.18107          | 5.5227        | 29.6638          | 5.3712          |  |
| 32              | 199.6293        | 0.0050   | 0.00091      | 1103.49598      | 0.18091          | 5.5277        | 29.8191          | 5.3945          |  |
| 33              | 235.5625        | 0.0042   | 0.00077      | 1303.12526      | 0.18077          | 5.5320        | 29.9549          | 5.4149          |  |
| 34              | 277.9638        | 0.0036   | 0.00065      | 1538.68781      | 0.18065          | 5.5356        | 30.0736          | 5.4328          |  |
| 35              | 327.9973        | 0.0030   | 0.00055      | 1816.65161      | 0.18055          | 5.5386        | 30.1773          | 5.4485          |  |
| 40              | 750.3783        | 0.0013   | 0.00024      | 4163.21303      | 0.18024          | 5.5482        | 30.5269          | 5.5022          |  |
| 45              | 1716.6839       | 0.0006   | 0.00010      | 9531.57711      | 0.18010          | 5.5523        | 30.7006          | 5.5293          |  |
| 50              | 3927.3569       | 0.0003   | 0.00005      | 21813.09367     | 0.18005          | 5.5541        | 30.7856          | 5.5428          |  |
| 55              | 8984.8411       | 0.0001   | 0.00002      | 49910.22844     | 0.18002          | 5.5549        | 30.8268          | 5.5494          |  |
| 60              | 20555.1400      | 0.0000   | 0.00001      | 114189.66648    | 0.18001          | 5.5553        | 30.8465          | 5.5526          |  |

INTEREST FACTORS

| 20% |                 | Table 22 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 20%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.2000          | 0.8333   | 1.00000                 | 1.00000         | 1.20000          | 0.8333        |                  |                 |  |
| 2   | 1.4400          | 0.6944   | 0.45455                 | 2.20000         | 0.65455          | 1.5278        | 0.6944           | 0.4545          |  |
| 3   | 1.7280          | 0.5787   | 0.27473                 | 3.64000         | 0.47473          | 2.1065        | 1.8519           | 0.8791          |  |
| 4   | 2.0736          | 0.4823   | 0.18629                 | 5.36800         | 0.38629          | 2.5887        | 3.2986           | 1.2742          |  |
| 5   | 2.4883          | 0.4019   | 0.13438                 | 7.44160         | 0.33438          | 2.9906        | 4.9061           | 1.6405          |  |
| 6   | 2.9860          | 0.3349   | 0.10071                 | 9.92992         | 0.30071          | 3.3255        | 6.5806           | 1.9788          |  |
| 7   | 3.5832          | 0.2791   | 0.07742                 | 12.91590        | 0.27742          | 3.6046        | 8.2551           | 2.2902          |  |
| 8   | 4.2998          | 0.2326   | 0.06061                 | 16.49908        | 0.26061          | 3.8372        | 9.8831           | 2.5756          |  |
| 9   | 5.1598          | 0.1938   | 0.04808                 | 20.79890        | 0.24808          | 4.0310        | 11.4335          | 2.8364          |  |
| 10  | 6.1917          | 0.1615   | 0.03852                 | 25.95868        | 0.23852          | 4.1925        | 12.8871          | 3.0739          |  |
| 11  | 7.4301          | 0.1346   | 0.03110                 | 32.15042        | 0.23110          | 4.3271        | 14.2330          | 3.2893          |  |
| 12  | 8.9161          | 0.1122   | 0.02526                 | 39.58050        | 0.22526          | 4.4392        | 15.4667          | 3.4841          |  |
| 13  | 10.6993         | 0.0935   | 0.02062                 | 48.49660        | 0.22062          | 4.5327        | 16.5883          | 3.6597          |  |
| 14  | 12.8392         | 0.0779   | 0.01689                 | 59.19592        | 0.21689          | 4.6106        | 17.6008          | 3.8175          |  |
| 15  | 15.4070         | 0.0649   | 0.01388                 | 72.03511        | 0.21388          | 4.6755        | 18.5095          | 3.9588          |  |
| 16  | 18.4884         | 0.0541   | 0.01144                 | 87.44213        | 0.21144          | 4.7296        | 19.3208          | 4.0851          |  |
| 17  | 22.1861         | 0.0451   | 0.00944                 | 105.93056       | 0.20944          | 4.7746        | 20.0419          | 4.1976          |  |
| 18  | 26.6233         | 0.0376   | 0.00781                 | 128.11667       | 0.20781          | 4.8122        | 20.6805          | 4.2975          |  |
| 19  | 31.9480         | 0.0313   | 0.00646                 | 154.74000       | 0.20646          | 4.8435        | 21.2439          | 4.3861          |  |
| 20  | 38.3376         | 0.0261   | 0.00536                 | 186.68800       | 0.20536          | 4.8696        | 21.7395          | 4.4643          |  |
| 21  | 46.0051         | 0.0217   | 0.00444                 | 225.02560       | 0.20444          | 4.8913        | 22.1742          | 4.5334          |  |
| 22  | 55.2061         | 0.0181   | 0.00369                 | 271.03072       | 0.20369          | 4.9094        | 22.5546          | 4.5941          |  |
| 23  | 66.2474         | 0.0151   | 0.00307                 | 326.23686       | 0.20307          | 4.9245        | 22.8867          | 4.6475          |  |
| 24  | 79.4968         | 0.0126   | 0.00255                 | 392.48424       | 0.20255          | 4.9371        | 23.1760          | 4.6943          |  |
| 25  | 95.3962         | 0.0105   | 0.00212                 | 471.98108       | 0.20212          | 4.9476        | 23.4276          | 4.7352          |  |
| 26  | 114.4755        | 0.0087   | 0.00176                 | 567.37730       | 0.20176          | 4.9563        | 23.6460          | 4.7709          |  |
| 27  | 137.3706        | 0.0073   | 0.00147                 | 681.85276       | 0.20147          | 4.9636        | 23.8353          | 4.8020          |  |
| 28  | 164.8447        | 0.0061   | 0.00122                 | 819.22331       | 0.20122          | 4.9697        | 23.9991          | 4.8291          |  |
| 29  | 197.8136        | 0.0051   | 0.00102                 | 984.06797       | 0.20102          | 4.9747        | 24.1406          | 4.8527          |  |
| 30  | 237.3763        | 0.0042   | 0.00085                 | 1181.88157      | 0.20085          | 4.9789        | 24.2628          | 4.8731          |  |
| 31  | 284.8516        | 0.0035   | 0.00070                 | 1419.25788      | 0.20070          | 4.9824        | 24.3681          | 4.8908          |  |
| 32  | 341.8219        | 0.0029   | 0.00059                 | 1704.10946      | 0.20059          | 4.9854        | 24.4588          | 4.9061          |  |
| 33  | 410.1863        | 0.0024   | 0.00049                 | 2045.93135      | 0.20049          | 4.9878        | 24.5368          | 4.9194          |  |
| 34  | 492.2235        | 0.0020   | 0.00041                 | 2456.11762      | 0.20041          | 4.9898        | 24.6038          | 4.9308          |  |
| 35  | 590.6682        | 0.0017   | 0.00034                 | 2948.34115      | 0.20034          | 4.9915        | 24.6614          | 4.9406          |  |
| 40  | 1469.7716       | 0.0007   | 0.00014                 | 7343.85784      | 0.20014          | 4.9966        | 24.8469          | 4.9728          |  |
| 45  | 3657.2620       | 0.0003   | 0.00005                 | 18281.30994     | 0.20005          | 4.9986        | 24.9316          | 4.9877          |  |
| 50  | 9100.4382       | 0.0001   | 0.00002                 | 45497.19075     | 0.20002          | 4.9995        | 24.9698          | 4.9945          |  |
| 55  | 22644.8023      | 0.0000   | 0.00001                 | 113219.01129    | 0.20001          | 4.9998        | 24.9868          | 4.9976          |  |
| 60  | 56347.5144      | 0.0000   | 0.00000                 | 281732.57177    | 0.20000          | 4.9999        | 24.9942          | 4.9989          |  |

INTEREST FACTORS

| 22% |                 | Table 23 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 22%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.2200          | 0.8197   | 1.00000                 | 1.00000         | 1.22000          | 0.8197        |                  |                 |  |
| 2   | 1.4884          | 0.6719   | 0.45045                 | 2.22000         | 0.67045          | 1.4915        | 0.6719           | 0.4505          |  |
| 3   | 1.8158          | 0.5507   | 0.26966                 | 3.70840         | 0.48966          | 2.0422        | 1.7733           | 0.8683          |  |
| 4   | 2.2153          | 0.4514   | 0.18102                 | 5.52425         | 0.40102          | 2.4936        | 3.1275           | 1.2542          |  |
| 5   | 2.7027          | 0.3700   | 0.12921                 | 7.73958         | 0.34921          | 2.8636        | 4.6075           | 1.6090          |  |
| 6   | 3.2973          | 0.3033   | 0.09576                 | 10.44229        | 0.31576          | 3.1669        | 6.1239           | 1.9337          |  |
| 7   | 4.0227          | 0.2486   | 0.07278                 | 13.73959        | 0.29278          | 3.4155        | 7.6154           | 2.2297          |  |
| 8   | 4.9077          | 0.2038   | 0.05630                 | 17.76231        | 0.27630          | 3.6193        | 9.0417           | 2.4982          |  |
| 9   | 5.9874          | 0.1670   | 0.04411                 | 22.67001        | 0.26411          | 3.7863        | 10.3779          | 2.7409          |  |
| 10  | 7.3046          | 0.1369   | 0.03489                 | 28.65742        | 0.25489          | 3.9232        | 11.6100          | 2.9593          |  |
| 11  | 8.9117          | 0.1122   | 0.02781                 | 35.96205        | 0.24781          | 4.0354        | 12.7321          | 3.1551          |  |
| 12  | 10.8722         | 0.0920   | 0.02228                 | 44.87370        | 0.24228          | 4.1274        | 13.7438          | 3.3299          |  |
| 13  | 13.2641         | 0.0754   | 0.01794                 | 55.74591        | 0.23794          | 4.2028        | 14.6485          | 3.4855          |  |
| 14  | 16.1822         | 0.0618   | 0.01449                 | 69.01001        | 0.23449          | 4.2646        | 15.4519          | 3.6233          |  |
| 15  | 19.7423         | 0.0507   | 0.01174                 | 85.19221        | 0.23174          | 4.3152        | 16.1610          | 3.7451          |  |
| 16  | 24.0856         | 0.0415   | 0.00953                 | 104.93450       | 0.22953          | 4.3567        | 16.7838          | 3.8524          |  |
| 17  | 29.3844         | 0.0340   | 0.00775                 | 129.02009       | 0.22775          | 4.3908        | 17.3283          | 3.9465          |  |
| 18  | 35.8490         | 0.0279   | 0.00631                 | 158.40451       | 0.22631          | 4.4187        | 17.8025          | 4.0289          |  |
| 19  | 43.7358         | 0.0229   | 0.00515                 | 194.25350       | 0.22515          | 4.4415        | 18.2141          | 4.1009          |  |
| 20  | 53.3576         | 0.0187   | 0.00420                 | 237.98927       | 0.22420          | 4.4603        | 18.5702          | 4.1635          |  |
| 21  | 65.0963         | 0.0154   | 0.00343                 | 291.34691       | 0.22343          | 4.4756        | 18.8774          | 4.2178          |  |
| 22  | 79.4175         | 0.0126   | 0.00281                 | 356.44323       | 0.22281          | 4.4882        | 19.1418          | 4.2649          |  |
| 23  | 96.8894         | 0.0103   | 0.00229                 | 435.86075       | 0.22229          | 4.4985        | 19.3689          | 4.3056          |  |
| 24  | 118.2050        | 0.0085   | 0.00188                 | 532.75011       | 0.22188          | 4.5070        | 19.5635          | 4.3407          |  |
| 25  | 144.2101        | 0.0069   | 0.00154                 | 650.95513       | 0.22154          | 4.5139        | 19.7299          | 4.3709          |  |
| 26  | 175.9364        | 0.0057   | 0.00126                 | 795.16526       | 0.22126          | 4.5196        | 19.8720          | 4.3968          |  |
| 27  | 214.6424        | 0.0047   | 0.00103                 | 971.10162       | 0.22103          | 4.5243        | 19.9931          | 4.4191          |  |
| 28  | 261.8637        | 0.0038   | 0.00084                 | 1185.74398      | 0.22084          | 4.5281        | 20.0962          | 4.4381          |  |
| 29  | 319.4737        | 0.0031   | 0.00069                 | 1447.60765      | 0.22069          | 4.5312        | 20.1839          | 4.4544          |  |
| 30  | 389.7579        | 0.0026   | 0.00057                 | 1767.08134      | 0.22057          | 4.5338        | 20.2583          | 4.4683          |  |
| 31  | 475.5046        | 0.0021   | 0.00046                 | 2156.83923      | 0.22046          | 4.5359        | 20.3214          | 4.4801          |  |
| 32  | 580.1156        | 0.0017   | 0.00038                 | 2632.34386      | 0.22038          | 4.5376        | 20.3748          | 4.4902          |  |
| 33  | 707.7411        | 0.0014   | 0.00031                 | 3212.45951      | 0.22031          | 4.5390        | 20.4200          | 4.4988          |  |
| 34  | 863.4441        | 0.0012   | 0.00026                 | 3920.20061      | 0.22026          | 4.5402        | 20.4582          | 4.5060          |  |
| 35  | 1053.4018       | 0.0009   | 0.00021                 | 4783.64474      | 0.22021          | 4.5411        | 20.4905          | 4.5122          |  |
| 40  | 2847.0378       | 0.0004   | 0.00008                 | 12936.53527     | 0.22008          | 4.5439        | 20.5900          | 4.5314          |  |
| 45  | 7694.7122       | 0.0001   | 0.00003                 | 34971.41905     | 0.22003          | 4.5449        | 20.6319          | 4.5396          |  |
| 50  | 20796.5615      | 0.0000   | 0.00001                 | 94525.27933     | 0.22001          | 4.5452        | 20.6492          | 4.5431          |  |
| 55  | 56207.0364      | 0.0000   | 0.00000                 | 255481.98366    | 0.22000          | 4.5454        | 20.6563          | 4.5445          |  |
| 60  | 151911.2161     | 0.0000   | 0.00000                 | 690500.98237    | 0.22000          | 4.5454        | 20.6592          | 4.5451          |  |

INTEREST FACTORS

| 24% |                 | Table 24 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 24%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.2400          | 0.8065   | 1.00000                 | 1.00000         | 1.24000          | 0.8065        |                  |                 |  |
| 2   | 1.5376          | 0.6504   | 0.44643                 | 2.24000         | 0.68643          | 1.4568        | 0.6504           | 0.4464          |  |
| 3   | 1.9066          | 0.5245   | 0.26472                 | 3.77760         | 0.50472          | 1.9813        | 1.6993           | 0.8577          |  |
| 4   | 2.3642          | 0.4230   | 0.17593                 | 5.68422         | 0.41593          | 2.4043        | 2.9683           | 1.2346          |  |
| 5   | 2.9316          | 0.3411   | 0.12425                 | 8.04844         | 0.36425          | 2.7454        | 4.3327           | 1.5782          |  |
| 6   | 3.6352          | 0.2751   | 0.09107                 | 10.98006        | 0.33107          | 3.0205        | 5.7081           | 1.8898          |  |
| 7   | 4.5077          | 0.2218   | 0.06842                 | 14.61528        | 0.30842          | 3.2423        | 7.0392           | 2.1710          |  |
| 8   | 5.5895          | 0.1789   | 0.05229                 | 19.12294        | 0.29229          | 3.4212        | 8.2915           | 2.4236          |  |
| 9   | 6.9310          | 0.1443   | 0.04047                 | 24.71245        | 0.28047          | 3.5655        | 9.4458           | 2.6492          |  |
| 10  | 8.5944          | 0.1164   | 0.03160                 | 31.64344        | 0.27160          | 3.6819        | 10.4930          | 2.8499          |  |
| 11  | 10.6571         | 0.0938   | 0.02485                 | 40.23787        | 0.26485          | 3.7757        | 11.4313          | 3.0276          |  |
| 12  | 13.2148         | 0.0757   | 0.01965                 | 50.89495        | 0.25965          | 3.8514        | 12.2637          | 3.1843          |  |
| 13  | 16.3863         | 0.0610   | 0.01560                 | 64.10974        | 0.25560          | 3.9124        | 12.9960          | 3.3218          |  |
| 14  | 20.3191         | 0.0492   | 0.01242                 | 80.49608        | 0.25242          | 3.9616        | 13.6358          | 3.4420          |  |
| 15  | 25.1956         | 0.0397   | 0.00992                 | 100.81514       | 0.24992          | 4.0013        | 14.1915          | 3.5467          |  |
| 16  | 31.2426         | 0.0320   | 0.00794                 | 126.01077       | 0.24794          | 4.0333        | 14.6716          | 3.6376          |  |
| 17  | 38.7408         | 0.0258   | 0.00636                 | 157.25336       | 0.24636          | 4.0591        | 15.0846          | 3.7162          |  |
| 18  | 48.0386         | 0.0208   | 0.00510                 | 195.99416       | 0.24510          | 4.0799        | 15.4385          | 3.7840          |  |
| 19  | 59.5679         | 0.0168   | 0.00410                 | 244.03276       | 0.24410          | 4.0967        | 15.7406          | 3.8423          |  |
| 20  | 73.8641         | 0.0135   | 0.00329                 | 303.60062       | 0.24329          | 4.1103        | 15.9979          | 3.8922          |  |
| 21  | 91.5915         | 0.0109   | 0.00265                 | 377.46477       | 0.24265          | 4.1212        | 16.2162          | 3.9349          |  |
| 22  | 113.5735        | 0.0088   | 0.00213                 | 469.05632       | 0.24213          | 4.1300        | 16.4011          | 3.9712          |  |
| 23  | 140.8312        | 0.0071   | 0.00172                 | 582.62984       | 0.24172          | 4.1371        | 16.5574          | 4.0022          |  |
| 24  | 174.6306        | 0.0057   | 0.00138                 | 723.46100       | 0.24138          | 4.1428        | 16.6891          | 4.0284          |  |
| 25  | 216.5420        | 0.0046   | 0.00111                 | 898.09164       | 0.24111          | 4.1474        | 16.7999          | 4.0507          |  |
| 26  | 268.5121        | 0.0037   | 0.00090                 | 1114.63363      | 0.24090          | 4.1511        | 16.8930          | 4.0695          |  |
| 27  | 332.9550        | 0.0030   | 0.00072                 | 1383.14570      | 0.24072          | 4.1542        | 16.9711          | 4.0853          |  |
| 28  | 412.8642        | 0.0024   | 0.00058                 | 1716.10067      | 0.24058          | 4.1566        | 17.0365          | 4.0987          |  |
| 29  | 511.9516        | 0.0020   | 0.00047                 | 2128.96483      | 0.24047          | 4.1585        | 17.0912          | 4.1099          |  |
| 30  | 634.8199        | 0.0016   | 0.00038                 | 2640.91639      | 0.24038          | 4.1601        | 17.1369          | 4.1193          |  |
| 31  | 787.1767        | 0.0013   | 0.00031                 | 3275.73632      | 0.24031          | 4.1614        | 17.1750          | 4.1272          |  |
| 32  | 976.0991        | 0.0010   | 0.00025                 | 4062.91304      | 0.24025          | 4.1624        | 17.2067          | 4.1338          |  |
| 33  | 1210.3629       | 0.0008   | 0.00020                 | 5039.01217      | 0.24020          | 4.1632        | 17.2332          | 4.1394          |  |
| 34  | 1500.8500       | 0.0007   | 0.00016                 | 6249.37509      | 0.24016          | 4.1639        | 17.2552          | 4.1440          |  |
| 35  | 1861.0540       | 0.0005   | 0.00013                 | 7750.22511      | 0.24013          | 4.1644        | 17.2734          | 4.1479          |  |
| 40  | 5455.9126       | 0.0002   | 0.00004                 | 22728.80260     | 0.24004          | 4.1659        | 17.3274          | 4.1593          |  |
| 45  | 15994.6902      | 0.0001   | 0.00002                 | 66640.37577     | 0.24002          | 4.1664        | 17.3483          | 4.1639          |  |
| 50  | 46890.4346      | 0.0000   | 0.00001                 | 195372.64423    | 0.24001          | 4.1666        | 17.3563          | 4.1656          |  |
| 55  | 137465.1733     | 0.0000   | 0.00000                 | 572767.38876    | 0.24000          | 4.1666        | 17.3593          | 4.1663          |  |
| 60  | 402996.3473     | 0.0000   | 0.00000                 | 1679147.28025   | 0.24000          | 4.1667        | 17.3604          | 4.1665          |  |



INTEREST FACTORS

| 25%             |                 | Table 25 Discrete cash flow: compound interest factors |              |                 |                  |                  |                  | 25%             |  |
|-----------------|-----------------|--|--------------|-----------------|------------------|------------------|------------------|-----------------|--|
| Single Payments |                 | Uniform-Series Payments                                |              |                 |                  | Uniform Gradient |                  |                 |  |
|                 | Compound Amount | Present Worth  | Sinking Fund | Compound Amount | Capital Recovery | Present Worth    | Gradient Present | Gradient Annual |  |
|                 | F/P             | P/F  | A/F          | F/A             | A/P              | P/A              | Worth P/G        | Series A/G      |  |
| 1               | 1.2500          | 0.8000   | 1.00000      | 1.00000         | 1.25000          | 0.8000           |                  |                 |  |
| 2               | 1.5625          | 0.6400   | 0.44444      | 2.25000         | 0.69444          | 1.4400           | 0.6400           | 0.4444          |  |
| 3               | 1.9531          | 0.5120   | 0.26230      | 3.81250         | 0.51230          | 1.9520           | 1.6640           | 0.8525          |  |
| 4               | 2.4414          | 0.4096   | 0.17344      | 5.76563         | 0.42344          | 2.3616           | 2.8928           | 1.2249          |  |
| 5               | 3.0518          | 0.3277   | 0.12185      | 8.20703         | 0.37185          | 2.6893           | 4.2035           | 1.5631          |  |
| 6               | 3.8147          | 0.2621   | 0.08882      | 11.25879        | 0.33882          | 2.9514           | 5.5142           | 1.8683          |  |
| 7               | 4.7684          | 0.2097   | 0.06634      | 15.07349        | 0.31634          | 3.1611           | 6.7725           | 2.1424          |  |
| 8               | 5.9605          | 0.1678   | 0.05040      | 19.84186        | 0.30040          | 3.3289           | 7.9469           | 2.3872          |  |
| 9               | 7.4506          | 0.1342   | 0.03876      | 25.80232        | 0.28876          | 3.4631           | 9.0207           | 2.6048          |  |
| 10              | 9.3132          | 0.1074   | 0.03007      | 33.25290        | 0.28007          | 3.5705           | 9.9870           | 2.7971          |  |
| 11              | 11.6415         | 0.0859   | 0.02349      | 42.56613        | 0.27349          | 3.6564           | 10.8460          | 2.9663          |  |
| 12              | 14.5519         | 0.0687   | 0.01845      | 54.20766        | 0.26845          | 3.7251           | 11.6020          | 3.1145          |  |
| 13              | 18.1899         | 0.0550   | 0.01454      | 68.75958        | 0.26454          | 3.7801           | 12.2617          | 3.2437          |  |
| 14              | 22.7374         | 0.0440   | 0.01150      | 86.94947        | 0.26150          | 3.8241           | 12.8334          | 3.3559          |  |
| 15              | 28.4217         | 0.0352   | 0.00912      | 109.68684       | 0.25912          | 3.8593           | 13.3260          | 3.4530          |  |
| 16              | 35.5271         | 0.0281   | 0.00724      | 138.10855       | 0.25724          | 3.8874           | 13.7482          | 3.5366          |  |
| 17              | 44.4089         | 0.0225   | 0.00576      | 173.63568       | 0.25576          | 3.9099           | 14.1085          | 3.6084          |  |
| 18              | 55.5112         | 0.0180   | 0.00459      | 218.04460       | 0.25459          | 3.9279           | 14.4147          | 3.6698          |  |
| 19              | 69.3889         | 0.0144   | 0.00366      | 273.55576       | 0.25366          | 3.9424           | 14.6741          | 3.7222          |  |
| 20              | 86.7362         | 0.0115   | 0.00292      | 342.94470       | 0.25292          | 3.9539           | 14.8932          | 3.7667          |  |
| 21              | 108.4202        | 0.0092   | 0.00233      | 429.68087       | 0.25233          | 3.9631           | 15.0777          | 3.8045          |  |
| 22              | 135.5253        | 0.0074   | 0.00186      | 538.10109       | 0.25186          | 3.9705           | 15.2326          | 3.8365          |  |
| 23              | 169.4066        | 0.0059   | 0.00148      | 673.62636       | 0.25148          | 3.9764           | 15.3625          | 3.8634          |  |
| 24              | 211.7582        | 0.0047   | 0.00119      | 843.03295       | 0.25119          | 3.9811           | 15.4711          | 3.8861          |  |
| 25              | 264.6978        | 0.0038   | 0.00095      | 1054.79118      | 0.25095          | 3.9849           | 15.5618          | 3.9052          |  |
| 26              | 330.8722        | 0.0030   | 0.00076      | 1319.48898      | 0.25076          | 3.9879           | 15.6373          | 3.9212          |  |
| 27              | 413.5903        | 0.0024   | 0.00061      | 1650.36123      | 0.25061          | 3.9903           | 15.7002          | 3.9346          |  |
| 28              | 516.9879        | 0.0019   | 0.00048      | 2063.95153      | 0.25048          | 3.9923           | 15.7524          | 3.9457          |  |
| 29              | 646.2349        | 0.0015   | 0.00039      | 2580.93941      | 0.25039          | 3.9938           | 15.7957          | 3.9551          |  |
| 30              | 807.7936        | 0.0012   | 0.00031      | 3227.17427      | 0.25031          | 3.9950           | 15.8316          | 3.9628          |  |
| 31              | 1009.7420       | 0.0010   | 0.00025      | 4034.96783      | 0.25025          | 3.9960           | 15.8614          | 3.9693          |  |
| 32              | 1262.1774       | 0.0008   | 0.00020      | 5044.70979      | 0.25020          | 3.9968           | 15.8859          | 3.9746          |  |
| 33              | 1577.7218       | 0.0006   | 0.00016      | 6306.88724      | 0.25016          | 3.9975           | 15.9062          | 3.9791          |  |
| 34              | 1972.1523       | 0.0005   | 0.00013      | 7884.60905      | 0.25013          | 3.9980           | 15.9229          | 3.9828          |  |
| 35              | 2465.1903       | 0.0004   | 0.00010      | 9856.76132      | 0.25010          | 3.9984           | 15.9367          | 3.9858          |  |
| 40              | 7523.1638       | 0.0001   | 0.00003      | 30088.65538     | 0.25003          | 3.9995           | 15.9766          | 3.9947          |  |
| 45              | 22958.8740      | 0.0000   | 0.00001      | 91831.49616     | 0.25001          | 3.9998           | 15.9915          | 3.9980          |  |
| 50              | 70064.9232      | 0.0000   | 0.00000      | 280255.69286    | 0.25000          | 3.9999           | 15.9969          | 3.9993          |  |
| 55              | 213821.1768     | 0.0000   | 0.00000      | 855280.70723    | 0.25000          | 4.0000           | 15.9989          | 3.9997          |  |
| 60              | 652530.4468     | 0.0000   | 0.00000      | 2610117.78720   | 0.25000          | 4.0000           | 15.9996          | 3.9999          |  |

INTEREST FACTORS

| 30% |                 | Table 26 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 30%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.3000          | 0.7692   | 1.00000                 | 1.00000         | 1.30000          | 0.7692        |                  |                 |  |
| 2   | 1.6900          | 0.5917   | 0.43478                 | 2.30000         | 0.73478          | 1.3609        | 0.5917           | 0.4348          |  |
| 3   | 2.1970          | 0.4552   | 0.25063                 | 3.99000         | 0.55063          | 1.8161        | 1.5020           | 0.8271          |  |
| 4   | 2.8561          | 0.3501   | 0.16163                 | 6.18700         | 0.46163          | 2.1662        | 2.5524           | 1.1783          |  |
| 5   | 3.7129          | 0.2693   | 0.11058                 | 9.04310         | 0.41058          | 2.4356        | 3.6297           | 1.4903          |  |
| 6   | 4.8268          | 0.2072   | 0.07839                 | 12.75603        | 0.37839          | 2.6427        | 4.6656           | 1.7654          |  |
| 7   | 6.2749          | 0.1594   | 0.05687                 | 17.58284        | 0.35687          | 2.8021        | 5.6218           | 2.0063          |  |
| 8   | 8.1573          | 0.1226   | 0.04192                 | 23.85769        | 0.34192          | 2.9247        | 6.4800           | 2.2156          |  |
| 9   | 10.6045         | 0.0943   | 0.03124                 | 32.01500        | 0.33124          | 3.0190        | 7.2343           | 2.3963          |  |
| 10  | 13.7858         | 0.0725   | 0.02346                 | 42.61950        | 0.32346          | 3.0915        | 7.8872           | 2.5512          |  |
| 11  | 17.9216         | 0.0558   | 0.01773                 | 56.40535        | 0.31773          | 3.1473        | 8.4452           | 2.6833          |  |
| 12  | 23.2981         | 0.0429   | 0.01345                 | 74.32695        | 0.31345          | 3.1903        | 8.9173           | 2.7952          |  |
| 13  | 30.2875         | 0.0330   | 0.01024                 | 97.62504        | 0.31024          | 3.2233        | 9.3135           | 2.8895          |  |
| 14  | 39.3738         | 0.0254   | 0.00782                 | 127.91255       | 0.30782          | 3.2487        | 9.6437           | 2.9685          |  |
| 15  | 51.1859         | 0.0195   | 0.00598                 | 167.28631       | 0.30598          | 3.2682        | 9.9172           | 3.0344          |  |
| 16  | 66.5417         | 0.0150   | 0.00458                 | 218.47220       | 0.30458          | 3.2832        | 10.1426          | 3.0892          |  |
| 17  | 86.5042         | 0.0116   | 0.00351                 | 285.01386       | 0.30351          | 3.2948        | 10.3276          | 3.1345          |  |
| 18  | 112.4554        | 0.0089   | 0.00269                 | 371.51802       | 0.30269          | 3.3037        | 10.4788          | 3.1718          |  |
| 19  | 146.1920        | 0.0068   | 0.00207                 | 483.97343       | 0.30207          | 3.3105        | 10.6019          | 3.2025          |  |
| 20  | 190.0496        | 0.0053   | 0.00159                 | 630.16546       | 0.30159          | 3.3158        | 10.7019          | 3.2275          |  |
| 21  | 247.0645        | 0.0040   | 0.00122                 | 820.21510       | 0.30122          | 3.3198        | 10.7828          | 3.2480          |  |
| 22  | 321.1839        | 0.0031   | 0.00094                 | 1067.27963      | 0.30094          | 3.3230        | 10.8482          | 3.2646          |  |
| 23  | 417.5391        | 0.0024   | 0.00072                 | 1388.46351      | 0.30072          | 3.3254        | 10.9009          | 3.2781          |  |
| 24  | 542.8008        | 0.0018   | 0.00055                 | 1806.00257      | 0.30055          | 3.3272        | 10.9433          | 3.2890          |  |
| 25  | 705.6410        | 0.0014   | 0.00043                 | 2348.80334      | 0.30043          | 3.3286        | 10.9773          | 3.2979          |  |
| 26  | 917.3333        | 0.0011   | 0.00033                 | 3054.44434      | 0.30033          | 3.3297        | 11.0045          | 3.3050          |  |
| 27  | 1192.5333       | 0.0008   | 0.00025                 | 3971.77764      | 0.30025          | 3.3305        | 11.0263          | 3.3107          |  |
| 28  | 1550.2933       | 0.0006   | 0.00019                 | 5164.31093      | 0.30019          | 3.3312        | 11.0437          | 3.3153          |  |
| 29  | 2015.3813       | 0.0005   | 0.00015                 | 6714.60421      | 0.30015          | 3.3317        | 11.0576          | 3.3189          |  |
| 30  | 2619.9956       | 0.0004   | 0.00011                 | 8729.98548      | 0.30011          | 3.3321        | 11.0687          | 3.3219          |  |
| 31  | 3405.9943       | 0.0003   | 0.00009                 | 11349.98112     | 0.30009          | 3.3324        | 11.0775          | 3.3242          |  |
| 32  | 4427.7926       | 0.0002   | 0.00007                 | 14755.97546     | 0.30007          | 3.3326        | 11.0845          | 3.3261          |  |
| 33  | 5756.1304       | 0.0002   | 0.00005                 | 19183.76810     | 0.30005          | 3.3328        | 11.0901          | 3.3276          |  |
| 34  | 7482.9696       | 0.0001   | 0.00004                 | 24939.89853     | 0.30004          | 3.3329        | 11.0945          | 3.3288          |  |
| 35  | 9727.8604       | 0.0001   | 0.00003                 | 32422.86808     | 0.30003          | 3.3330        | 11.0980          | 3.3297          |  |

INTEREST FACTORS

| 35% |                 | Table 27 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 35%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.3500          | 0.7407   | 1.00000                 | 1.00000         | 1.35000          | 0.7407        |                  |                 |  |
| 2   | 1.8225          | 0.5487   | 0.42553                 | 2.35000         | 0.77553          | 1.2894        | 0.5487           | 0.4255          |  |
| 3   | 2.4604          | 0.4064   | 0.23966                 | 4.17250         | 0.58966          | 1.6959        | 1.3616           | 0.8029          |  |
| 4   | 3.3215          | 0.3011   | 0.15076                 | 6.63288         | 0.50076          | 1.9969        | 2.2648           | 1.1341          |  |
| 5   | 4.4840          | 0.2230   | 0.10046                 | 9.95438         | 0.45046          | 2.2200        | 3.1568           | 1.4220          |  |
| 6   | 6.0534          | 0.1652   | 0.06926                 | 14.43841        | 0.41926          | 2.3852        | 3.9828           | 1.6698          |  |
| 7   | 8.1722          | 0.1224   | 0.04880                 | 20.49186        | 0.39880          | 2.5075        | 4.7170           | 1.8811          |  |
| 8   | 11.0324         | 0.0906   | 0.03489                 | 28.66401        | 0.38489          | 2.5982        | 5.3515           | 2.0597          |  |
| 9   | 14.8937         | 0.0671   | 0.02519                 | 39.69641        | 0.37519          | 2.6653        | 5.8886           | 2.2094          |  |
| 10  | 20.1066         | 0.0497   | 0.01832                 | 54.59016        | 0.36832          | 2.7150        | 6.3363           | 2.3338          |  |
| 11  | 27.1439         | 0.0368   | 0.01339                 | 74.69672        | 0.36339          | 2.7519        | 6.7047           | 2.4364          |  |
| 12  | 36.6442         | 0.0273   | 0.00982                 | 101.84057       | 0.35982          | 2.7792        | 7.0049           | 2.5205          |  |
| 13  | 49.4697         | 0.0202   | 0.00722                 | 138.48476       | 0.35722          | 2.7994        | 7.2474           | 2.5889          |  |
| 14  | 66.7841         | 0.0150   | 0.00532                 | 187.95443       | 0.35532          | 2.8144        | 7.4421           | 2.6443          |  |
| 15  | 90.1585         | 0.0111   | 0.00393                 | 254.73848       | 0.35393          | 2.8255        | 7.5974           | 2.6889          |  |
| 16  | 121.7139        | 0.0082   | 0.00290                 | 344.89695       | 0.35290          | 2.8337        | 7.7206           | 2.7246          |  |
| 17  | 164.3138        | 0.0061   | 0.00214                 | 466.61088       | 0.35214          | 2.8398        | 7.8180           | 2.7530          |  |
| 18  | 221.8236        | 0.0045   | 0.00158                 | 630.92469       | 0.35158          | 2.8443        | 7.8946           | 2.7756          |  |
| 19  | 299.4619        | 0.0033   | 0.00117                 | 852.74834       | 0.35117          | 2.8476        | 7.9547           | 2.7935          |  |
| 20  | 404.2736        | 0.0025   | 0.00087                 | 1152.21025      | 0.35087          | 2.8501        | 8.0017           | 2.8075          |  |
| 21  | 545.7693        | 0.0018   | 0.00064                 | 1556.48384      | 0.35064          | 2.8519        | 8.0384           | 2.8186          |  |
| 22  | 736.7886        | 0.0014   | 0.00048                 | 2102.25319      | 0.35048          | 2.8533        | 8.0669           | 2.8272          |  |
| 23  | 994.6646        | 0.0010   | 0.00035                 | 2839.04180      | 0.35035          | 2.8543        | 8.0890           | 2.8340          |  |
| 24  | 1342.7973       | 0.0007   | 0.00026                 | 3833.70643      | 0.35026          | 2.8550        | 8.1061           | 2.8393          |  |
| 25  | 1812.7763       | 0.0006   | 0.00019                 | 5176.50369      | 0.35019          | 2.8556        | 8.1194           | 2.8433          |  |
| 26  | 2447.2480       | 0.0004   | 0.00014                 | 6989.27998      | 0.35014          | 2.8560        | 8.1296           | 2.8465          |  |
| 27  | 3303.7848       | 0.0003   | 0.00011                 | 9436.52797      | 0.35011          | 2.8563        | 8.1374           | 2.8490          |  |
| 28  | 4460.1095       | 0.0002   | 0.00008                 | 12740.31276     | 0.35008          | 2.8565        | 8.1435           | 2.8509          |  |
| 29  | 6021.1478       | 0.0002   | 0.00006                 | 17200.42223     | 0.35006          | 2.8567        | 8.1481           | 2.8523          |  |
| 30  | 8128.5495       | 0.0001   | 0.00004                 | 23221.57000     | 0.35004          | 2.8568        | 8.1517           | 2.8535          |  |
| 31  | 10973.5418      | 0.0001   | 0.00003                 | 31350.11951     | 0.35003          | 2.8569        | 8.1545           | 2.8543          |  |
| 32  | 14814.2815      | 0.0001   | 0.00002                 | 42323.66133     | 0.35002          | 2.8569        | 8.1565           | 2.8550          |  |
| 33  | 19999.2800      | 0.0001   | 0.00002                 | 57137.94280     | 0.35002          | 2.8570        | 8.1581           | 2.8555          |  |
| 34  | 26999.0280      | 0.0000   | 0.00001                 | 77137.22278     | 0.35001          | 2.8570        | 8.1594           | 2.8559          |  |
| 35  | 36448.6878      | 0.0000   | 0.00001                 | 104136.25075    | 0.35001          | 2.8571        | 8.1603           | 2.8562          |  |

INTEREST FACTORS

| 40% |                 | Table 28 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 40%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.4000          | 0.7143   | 1.00000                 | 1.00000         | 1.40000          | 0.7143        |                  |                 |  |
| 2   | 1.9600          | 0.5102   | 0.41667                 | 2.40000         | 0.81667          | 1.2245        | 0.5102           | 0.4167          |  |
| 3   | 2.7440          | 0.3644   | 0.22936                 | 4.36000         | 0.62936          | 1.5889        | 1.2391           | 0.7798          |  |
| 4   | 3.8416          | 0.2603   | 0.14077                 | 7.10400         | 0.54077          | 1.8492        | 2.0200           | 1.0923          |  |
| 5   | 5.3782          | 0.1859   | 0.09136                 | 10.94560        | 0.49136          | 2.0352        | 2.7637           | 1.3580          |  |
| 6   | 7.5295          | 0.1328   | 0.06126                 | 16.32384        | 0.46126          | 2.1680        | 3.4278           | 1.5811          |  |
| 7   | 10.5414         | 0.0949   | 0.04192                 | 23.85338        | 0.44192          | 2.2628        | 3.9970           | 1.7664          |  |
| 8   | 14.7579         | 0.0678   | 0.02907                 | 34.39473        | 0.42907          | 2.3306        | 4.4713           | 1.9185          |  |
| 9   | 20.6610         | 0.0484   | 0.02034                 | 49.15262        | 0.42034          | 2.3790        | 4.8585           | 2.0422          |  |
| 10  | 28.9255         | 0.0346   | 0.01432                 | 69.81366        | 0.41432          | 2.4136        | 5.1696           | 2.1419          |  |
| 11  | 40.4957         | 0.0247   | 0.01013                 | 98.73913        | 0.41013          | 2.4383        | 5.4166           | 2.2215          |  |
| 12  | 56.6939         | 0.0176   | 0.00718                 | 139.23478       | 0.40718          | 2.4559        | 5.6106           | 2.2845          |  |
| 13  | 79.3715         | 0.0126   | 0.00510                 | 195.92869       | 0.40510          | 2.4685        | 5.7618           | 2.3341          |  |
| 14  | 111.1201        | 0.0090   | 0.00363                 | 275.30017       | 0.40363          | 2.4775        | 5.8788           | 2.3729          |  |
| 15  | 155.5681        | 0.0064   | 0.00259                 | 386.42024       | 0.40259          | 2.4839        | 5.9688           | 2.4030          |  |
| 16  | 217.7953        | 0.0046   | 0.00185                 | 541.98833       | 0.40185          | 2.4885        | 6.0376           | 2.4262          |  |
| 17  | 304.9135        | 0.0033   | 0.00132                 | 759.78367       | 0.40132          | 2.4918        | 6.0901           | 2.4441          |  |
| 18  | 426.8789        | 0.0023   | 0.00094                 | 1064.69714      | 0.40094          | 2.4941        | 6.1299           | 2.4577          |  |
| 19  | 597.6304        | 0.0017   | 0.00067                 | 1491.57599      | 0.40067          | 2.4958        | 6.1601           | 2.4682          |  |
| 20  | 836.6826        | 0.0012   | 0.00048                 | 2089.20639      | 0.40048          | 2.4970        | 6.1828           | 2.4761          |  |
| 21  | 1171.3556       | 0.0009   | 0.00034                 | 2925.88894      | 0.40034          | 2.4979        | 6.1998           | 2.4821          |  |
| 22  | 1639.8978       | 0.0006   | 0.00024                 | 4097.24452      | 0.40024          | 2.4985        | 6.2127           | 2.4866          |  |
| 23  | 2295.8569       | 0.0004   | 0.00017                 | 5737.14232      | 0.40017          | 2.4989        | 6.2222           | 2.4900          |  |
| 24  | 3214.1997       | 0.0003   | 0.00012                 | 8032.99925      | 0.40012          | 2.4992        | 6.2294           | 2.4925          |  |
| 25  | 4499.8796       | 0.0002   | 0.00009                 | 11247.19895     | 0.40009          | 2.4994        | 6.2347           | 2.4944          |  |
| 26  | 6299.8314       | 0.0002   | 0.00006                 | 15747.07853     | 0.40006          | 2.4996        | 6.2387           | 2.4959          |  |
| 27  | 8819.7640       | 0.0001   | 0.00005                 | 22046.90994     | 0.40005          | 2.4997        | 6.2416           | 2.4969          |  |
| 28  | 12347.6696      | 0.0001   | 0.00003                 | 30866.67392     | 0.40003          | 2.4998        | 6.2438           | 2.4977          |  |
| 29  | 17286.7374      | 0.0001   | 0.00002                 | 43214.34349     | 0.40002          | 2.4999        | 6.2454           | 2.4983          |  |
| 30  | 24201.4324      | 0.0000   | 0.00002                 | 60501.08089     | 0.40002          | 2.4999        | 6.2466           | 2.4988          |  |
| 31  | 33882.0053      | 0.0000   | 0.00001                 | 84702.51324     | 0.40001          | 2.4999        | 6.2475           | 2.4991          |  |
| 32  | 47434.8074      | 0.0000   | 0.00001                 | 118584.51854    | 0.40001          | 2.4999        | 6.2482           | 2.4993          |  |
| 33  | 66408.7304      | 0.0000   | 0.00001                 | 166019.32596    | 0.40001          | 2.5000        | 6.2487           | 2.4995          |  |
| 34  | 92972.2225      | 0.0000   | 0.00000                 | 232428.05634    | 0.40000          | 2.5000        | 6.2490           | 2.4996          |  |
| 35  | 130161.1116     | 0.0000   | 0.00000                 | 325400.27888    | 0.40000          | 2.5000        | 6.2493           | 2.4997          |  |

INTEREST FACTORS

| 50% |                 | Table 29 Discrete cash flow: compound interest factors |                         |                 |                  |               |                  | 50%             |  |
|-----|-----------------|--|-------------------------|-----------------|------------------|---------------|------------------|-----------------|--|
|     | Single Payments |  | Uniform-Series Payments |                 |                  |               | Uniform Gradient |                 |  |
|     | Compound Amount | Present Worth  | Sinking Fund            | Compound Amount | Capital Recovery | Present Worth | Gradient Present | Gradient Annual |  |
|     | F/P             | P/F  | A/F                     | F/A             | A/P              | P/A           | Worth P/G        | Series A/G      |  |
| 1   | 1.5000          | 0.6667   | 1.00000                 | 1.00000         | 1.50000          | 0.6667        |                  |                 |  |
| 2   | 2.2500          | 0.4444   | 0.40000                 | 2.50000         | 0.90000          | 1.1111        | 0.4444           | 0.4000          |  |
| 3   | 3.3750          | 0.2963   | 0.21053                 | 4.75000         | 0.71053          | 1.4074        | 1.0370           | 0.7368          |  |
| 4   | 5.0625          | 0.1975   | 0.12308                 | 8.12500         | 0.62308          | 1.6049        | 1.6296           | 1.0154          |  |
| 5   | 7.5938          | 0.1317   | 0.07583                 | 13.18750        | 0.57583          | 1.7366        | 2.1564           | 1.2417          |  |
| 6   | 11.3906         | 0.0878   | 0.04812                 | 20.78125        | 0.54812          | 1.8244        | 2.5953           | 1.4226          |  |
| 7   | 17.0859         | 0.0585   | 0.03108                 | 32.17188        | 0.53108          | 1.8829        | 2.9465           | 1.5648          |  |
| 8   | 25.6289         | 0.0390   | 0.02030                 | 49.25781        | 0.52030          | 1.9220        | 3.2196           | 1.6752          |  |
| 9   | 38.4434         | 0.0260   | 0.01335                 | 74.88672        | 0.51335          | 1.9480        | 3.4277           | 1.7596          |  |
| 10  | 57.6650         | 0.0173   | 0.00882                 | 113.33008       | 0.50882          | 1.9653        | 3.5838           | 1.8235          |  |
| 11  | 86.4976         | 0.0116   | 0.00585                 | 170.99512       | 0.50585          | 1.9769        | 3.6994           | 1.8713          |  |
| 12  | 129.7463        | 0.0077   | 0.00388                 | 257.49268       | 0.50388          | 1.9846        | 3.7842           | 1.9068          |  |
| 13  | 194.6195        | 0.0051   | 0.00258                 | 387.23901       | 0.50258          | 1.9897        | 3.8459           | 1.9329          |  |
| 14  | 291.9293        | 0.0034   | 0.00172                 | 581.85852       | 0.50172          | 1.9931        | 3.8904           | 1.9519          |  |
| 15  | 437.8939        | 0.0023   | 0.00114                 | 873.78778       | 0.50114          | 1.9954        | 3.9224           | 1.9657          |  |
| 16  | 656.8408        | 0.0015   | 0.00076                 | 1311.68167      | 0.50076          | 1.9970        | 3.9452           | 1.9756          |  |
| 17  | 985.2613        | 0.0010   | 0.00051                 | 1968.52251      | 0.50051          | 1.9980        | 3.9614           | 1.9827          |  |
| 18  | 1477.8919       | 0.0007   | 0.00034                 | 2953.78376      | 0.50034          | 1.9986        | 3.9729           | 1.9878          |  |
| 19  | 2216.8378       | 0.0005   | 0.00023                 | 4431.67564      | 0.50023          | 1.9991        | 3.9811           | 1.9914          |  |
| 20  | 3325.2567       | 0.0003   | 0.00015                 | 6648.51346      | 0.50015          | 1.9994        | 3.9868           | 1.9940          |  |
| 21  | 4987.8851       | 0.0002   | 0.00010                 | 9973.77019      | 0.50010          | 1.9996        | 3.9908           | 1.9958          |  |
| 22  | 7481.8276       | 0.0001   | 0.00007                 | 14961.65529     | 0.50007          | 1.9997        | 3.9936           | 1.9971          |  |
| 23  | 11222.7415      | 0.0001   | 0.00004                 | 22443.48293     | 0.50004          | 1.9998        | 3.9955           | 1.9980          |  |
| 24  | 16834.1122      | 0.0001   | 0.00003                 | 33666.22439     | 0.50003          | 1.9999        | 3.9969           | 1.9986          |  |
| 25  | 25251.1683      | 0.0000   | 0.00002                 | 50500.33659     | 0.50002          | 1.9999        | 3.9979           | 1.9990          |  |
| 26  | 37876.7524      | 0.0000   | 0.00001                 | 75751.50488     | 0.50001          | 1.9999        | 3.9985           | 1.9993          |  |
| 27  | 56815.1287      | 0.0000   | 0.00001                 | 113628.25732    | 0.50001          | 2.0000        | 3.9990           | 1.9995          |  |
| 28  | 85222.6930      | 0.0000   | 0.00001                 | 170443.38598    | 0.50001          | 2.0000        | 3.9993           | 1.9997          |  |
| 29  | 127834.0395     | 0.0000   | 0.00000                 | 255666.07898    | 0.50000          | 2.0000        | 3.9995           | 1.9998          |  |
| 30  | 191751.0592     | 0.0000   | 0.00000                 | 383500.11847    | 0.50000          | 2.0000        | 3.9997           | 1.9998          |  |
| 31  | 287626.5888     | 0.0000   | 0.00000                 | 575251.17770    | 0.50000          | 2.0000        | 3.9998           | 1.9999          |  |
| 32  | 431439.8833     | 0.0000   | 0.00000                 | 862877.76655    | 0.50000          | 2.0000        | 3.9998           | 1.9999          |  |
| 33  | 647159.8249     | 0.0000   | 0.00000                 | 1294317.64982   | 0.50000          | 2.0000        | 3.9999           | 1.9999          |  |
| 34  | 970739.7374     | 0.0000   | 0.00000                 | 1941477.47473   | 0.50000          | 2.0000        | 3.9999           | 2.0000          |  |
| 35  | 1456109.6060    | 0.0000   | 0.00000                 | 2912217.21210   | 0.50000          | 2.0000        | 3.9999           | 2.0000          |  |