

Please accept this submission into "the inquiry into the cost of living pressures on older Australians"

Two key areas of Government concern is the growth in the 65+ age group and the Government's inability to increase funding of Centrelink entitlements and the unsatisfactory state of the public hospital system.

- 1) The current Centrelink pension entitlement to a couple is \$23,353, whilst the 2007 Westpac ASFA Retirement Fund assesses \$26,154 as the minimum amount for a "modest Living". The shortfall of \$2,801 currently seems to be unavailable from the Government coffers.
- 2) For a Senior couple to take up Private Health Insurance, it would require approximately \$2,379 in annual premiums.

Currently 89% of Senior Australians own their own home. For many, superannuation was never an option and they rely solely on the Aged Pension.

Equity Release is an option to access the equity in a Senior's home for any general and worthwhile purpose. The concern with this financial product is monies may be used excessively and leave little in equity. In North America, all Equity Release loans (reverse mortgages) are insured by the Federal Government on the basis the debt will never exceed the asset value, and loan sizes as a percentage of asset values can be higher than Australia. We are seeking an examination of whether the Federal Government will provide the same assurances, but with far greater controls and restrictions. By way of example, a Government insured loan would only allow periodical payments from lenders (and not lump sums) and the annual amounts would only cover the shortfall between Centrelink entitlements and the ASFA Retirement "modest living", together with Private Health insurance premiums. These two amounts would be no more than \$5180 per year, and only accessible from the age of 70 years, and for Seniors who income is 100% Centrelink generated.

The key advantages to this submission would be

- a) Centrelink recipients would be able to make improvements to their "standard of living"
- b) There would be a reduction in public hospital needs from Seniors, shorter waiting lists, Seniors being able to access private hospitals in line with their needs, and avoid long and painful periods of ill health.

Both advantages would ensure Seniors have a longer and more rewarding life, and are able to stay in their homes longer with the assistance of the HACC program. This would, in turn, reduce the numbers seeking aged care accommodation.

As many may question the effect of an Equity Release (reverse mortgage) on the family asset, I have attached the ASIC Reverse Mortgage Calculator with specific data.

- The family home is currently valued at \$300,000 (conservative in today' terms).
- The amount borrowed on a monthly basis is the equivalent of \$5,180 per annum
- A rate of interest fixed for 15 years.
- An amount set aside for an application fee and independent legal advice

The positive actions resulting from this proposal will ensure long and beneficial assistance to our Seniors, when the scope of this achievement could never be funded by Government.

Yours sincerely,

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Reverse mortgage calculator

1. Print 'Your guide to the FIDO reverse mortgage calculator'. The calculator uses assumptions about unpredictable events that cannot be guaranteed. The Guide explains them.
2. The calculator uses macros. Please select 'Enable Macros' when opening the calculator.
3. Fill in white boxes. The Guide explains them.
4. You can see and change some assumptions. Click Assumptions tab.
5. Click Workings tabs for detailed calculations (reference only).

About your reverse mortgage

Value of your home	\$300,000
How much as an initial lump sum?	
How much in payments each month?	\$430
How many years for monthly payments?	15
Total initial mortgage	\$77,400
Initial mortgage as % of home value	25.8%
Interest rate on loan	9.10%
Monthly fees	
Establishment costs	\$1,500
Assumed annual increase in home value	4.0%

Assumed increase in your home value

Your equity falls to zero after years

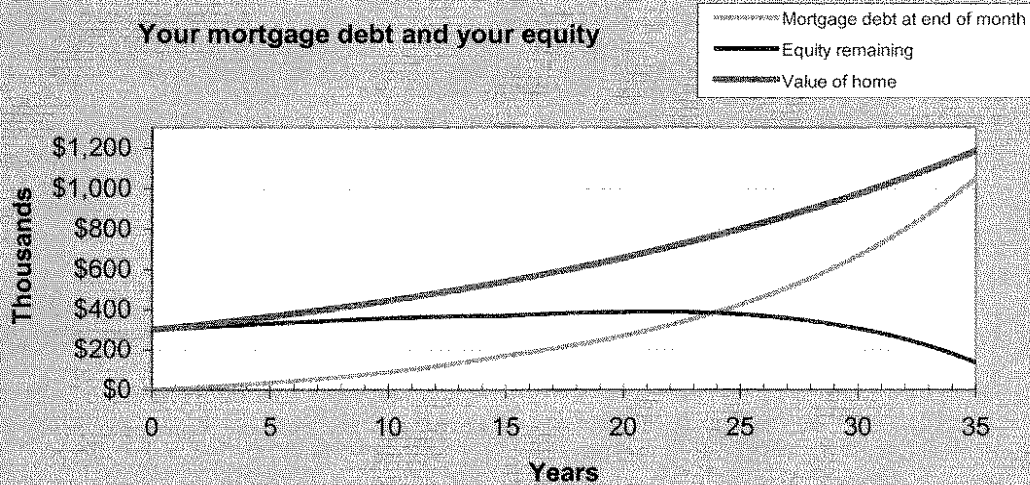
Your mortgage debt and equity

These figures and the graph below are estimates only, based on limited information, and not guaranteed.

Consider your own circumstances and seek expert advice.

Year	Mortgage	Equity	Total
0	2,000	299,000	300,000
5	35,000	330,000	365,000
10	88,000	356,000	444,000
15	171,000	369,000	540,000
20	270,000	388,000	657,000
25	424,000	376,000	800,000
30	667,000	306,000	973,000
35	1,050,000	134,000	1,184,000

Your mortgage debt and your equity



Assumptions

Consumer price index

2.5%

Home value increases

	Variation	Description	Rate
Low increase	-2.5%	CPI - 2.5%	0.0%
Medium increase	1.0%	CPI + 1.0%	3.5%
High increase	4.5%	CPI + 4.5%	7.0%
Warning level	6.0%	CPI + 6.0%	8.5%

Workings — Mortgage and equity accounts

Monthly interest rate	0.758%	Last month of positive equity	422
Monthly general inflation	0.206%	Last year	35
Monthly house inflation	0.327%	Max nominal value of house	1,195,491
Opening loan after fees	\$1,500		

Month	Year	Year	Value of house end of month	Mortgage		Monthly Stream	Interest accrued	Monthly fee	Mortgage debt at end of month	Equity remaining	Value of home
				Value of outstanding at beginning of month	at beginning of month						
1	0.08	0	300,982	1,500	430	15	0	1,945	299,037	300,982	
2	0.17	0	301,967	1,945	430	18	0	2,393	299,575	301,967	
3	0.25	0	302,956	2,393	430	21	0	2,844	300,112	302,956	
4	0.33	0	303,948	2,844	430	25	0	3,299	300,649	303,948	
5	0.42	0	304,943	3,299	430	28	0	3,757	301,186	304,943	
6	0.50	0	305,941	3,757	430	32	0	4,219	301,722	305,941	
7	0.58	0	306,943	4,219	430	35	0	4,684	302,259	306,943	
8	0.67	0	307,948	4,684	430	39	0	5,153	302,795	307,948	
9	0.75	0	308,956	5,153	430	42	0	5,625	303,330	308,956	
10	0.83	0	309,967	5,625	430	46	0	6,101	303,866	309,967	
11	0.92	0	310,982	6,101	430	50	0	6,581	304,401	310,982	
12	1.00	1	312,000	6,581	430	53	0	7,064	304,936	312,000	
13	1.08	1	313,021	7,064	430	57	0	7,551	305,471	313,021	
14	1.17	1	314,046	7,551	430	61	0	8,041	306,005	314,046	
15	1.25	1	315,074	8,041	430	64	0	8,535	306,539	315,074	
16	1.33	1	316,106	8,535	430	68	0	9,033	307,072	316,106	
17	1.42	1	317,141	9,033	430	72	0	9,535	307,605	317,141	
18	1.50	1	318,179	9,535	430	76	0	10,041	308,138	318,179	
19	1.58	1	319,220	10,041	430	79	0	10,550	308,670	319,220	
20	1.67	1	320,265	10,550	430	83	0	11,063	309,202	320,265	
21	1.75	1	321,314	11,063	430	87	0	11,581	309,733	321,314	
22	1.83	1	322,366	11,581	430	91	0	12,102	310,264	322,366	
23	1.92	1	323,421	12,102	430	95	0	12,627	310,794	323,421	

Nominal values end of month

24	2.00	2	324,480	12,627	430	99	0	13,156	311,324	324,480
25	2.08	2	325,542	13,156	430	103	0	13,689	311,853	325,542
26	2.17	2	326,608	13,689	430	107	0	14,226	312,382	326,608
27	2.25	2	327,677	14,226	430	111	0	14,767	312,910	327,677
28	2.33	2	328,750	14,767	430	115	0	15,312	313,438	328,750
29	2.42	2	329,826	15,312	430	119	0	15,862	313,965	329,826
30	2.50	2	330,906	15,862	430	124	0	16,415	314,491	330,906
31	2.58	2	331,989	16,415	430	128	0	16,973	315,016	331,989
32	2.67	2	333,076	16,973	430	132	0	17,535	315,541	333,076
33	2.75	2	334,167	17,535	430	136	0	18,101	316,065	334,167
34	2.83	2	335,260	18,101	430	141	0	18,672	316,589	335,260
35	2.92	2	336,358	18,672	430	145	0	19,246	317,112	336,358
36	3.00	3	337,459	19,246	430	149	0	19,826	317,633	337,459
37	3.08	3	338,564	19,826	430	154	0	20,409	318,155	338,564
38	3.17	3	339,672	20,409	430	158	0	20,997	318,675	339,672
39	3.25	3	340,784	20,997	430	162	0	21,590	319,194	340,784
40	3.33	3	341,900	21,590	430	167	0	22,187	319,713	341,900
41	3.42	3	343,019	22,187	430	172	0	22,788	320,231	343,019
42	3.50	3	344,142	22,788	430	176	0	23,394	320,748	344,142
43	3.58	3	345,269	23,394	430	181	0	24,005	321,264	345,269
44	3.67	3	346,399	24,005	430	185	0	24,620	321,779	346,399
45	3.75	3	347,533	24,620	430	190	0	25,240	322,293	347,533
46	3.83	3	348,671	25,240	430	195	0	25,865	322,806	348,671
47	3.92	3	349,812	25,865	430	199	0	26,494	323,318	349,812
48	4.00	4	350,958	26,494	430	204	0	27,129	323,829	350,958
49	4.08	4	352,107	27,129	430	209	0	27,768	324,339	352,107
50	4.17	4	353,259	27,768	430	214	0	28,411	324,848	353,259
51	4.25	4	354,416	28,411	430	219	0	29,060	325,356	354,416
52	4.33	4	355,576	29,060	430	224	0	29,714	325,862	355,576
53	4.42	4	356,740	29,714	430	229	0	30,372	326,368	356,740
54	4.50	4	357,908	30,372	430	234	0	31,036	326,872	357,908
55	4.58	4	359,080	31,036	430	239	0	31,705	327,375	359,080
56	4.67	4	360,255	31,705	430	244	0	32,378	327,877	360,255
57	4.75	4	361,435	32,378	430	249	0	33,057	328,377	361,435
58	4.83	4	362,618	33,057	430	254	0	33,741	328,877	362,618
59	4.92	4	363,805	33,741	430	259	0	34,430	329,375	363,805

60	5.00	5	364,996	34,430	430	264	0	35,124	329,871	364,996
61	5.08	5	366,191	35,124	430	270	0	35,824	330,367	366,191
62	5.17	5	367,390	35,824	430	275	0	36,529	330,861	367,390
63	5.25	5	368,592	36,529	430	280	0	37,239	331,353	368,592
64	5.33	5	369,799	37,239	430	286	0	37,955	331,844	369,799
65	5.42	5	371,010	37,955	430	291	0	38,676	332,334	371,010
66	5.50	5	372,224	38,676	430	297	0	39,403	332,822	372,224
67	5.58	5	373,443	39,403	430	302	0	40,135	333,308	373,443
68	5.67	5	374,665	40,135	430	308	0	40,872	333,793	374,665
69	5.75	5	375,892	40,872	430	313	0	41,615	334,276	375,892
70	5.83	5	377,122	41,615	430	319	0	42,364	334,758	377,122
71	5.92	5	378,357	42,364	430	325	0	43,119	335,238	378,357
72	6.00	6	379,596	43,119	430	330	0	43,879	335,717	379,596
73	6.08	6	380,838	43,879	430	336	0	44,645	336,193	380,838
74	6.17	6	382,085	44,645	430	342	0	45,417	336,668	382,085
75	6.25	6	383,336	45,417	430	348	0	46,195	337,141	383,336
76	6.33	6	384,591	46,195	430	354	0	46,978	337,613	384,591
77	6.42	6	385,850	46,978	430	360	0	47,768	338,082	385,850
78	6.50	6	387,113	47,768	430	365	0	48,563	338,550	387,113
79	6.58	6	388,380	48,563	430	372	0	49,365	339,016	388,380
80	6.67	6	389,652	49,365	430	378	0	50,172	339,480	389,652
81	6.75	6	390,928	50,172	430	384	0	50,986	339,942	390,928
82	6.83	6	392,207	50,986	430	390	0	51,806	340,401	392,207
83	6.92	6	393,491	51,806	430	396	0	52,632	340,859	393,491
84	7.00	7	394,780	52,632	430	402	0	53,464	341,315	394,780
85	7.08	7	396,072	53,464	430	409	0	54,303	341,769	396,072
86	7.17	7	397,369	54,303	430	415	0	55,148	342,220	397,369
87	7.25	7	398,669	55,148	430	421	0	56,000	342,670	398,669
88	7.33	7	399,975	56,000	430	428	0	56,858	343,117	399,975
89	7.42	7	401,284	56,858	430	434	0	57,722	343,562	401,284
90	7.50	7	402,598	57,722	430	441	0	58,593	344,005	402,598
91	7.58	7	403,916	58,593	430	448	0	59,471	344,445	403,916
92	7.67	7	405,238	59,471	430	454	0	60,355	344,883	405,238
93	7.75	7	406,565	60,355	430	461	0	61,246	345,319	406,565
94	7.83	7	407,896	61,246	430	468	0	62,144	345,752	407,896
95	7.92	7	409,231	62,144	430	475	0	63,048	346,183	409,231

96	8.00	8	410,571	63,048	430	481	0	63,959	346,611	410,571
97	8.08	8	411,915	63,959	430	488	0	64,878	347,037	411,915
98	8.17	8	413,263	64,878	430	495	0	65,803	347,460	413,263
99	8.25	8	414,616	65,803	430	502	0	66,735	347,881	414,616
100	8.33	8	415,974	66,735	430	509	0	67,675	348,299	415,974
101	8.42	8	417,335	67,675	430	516	0	68,621	348,714	417,335
102	8.50	8	418,702	68,621	430	524	0	69,575	349,127	418,702
103	8.58	8	420,072	69,575	430	531	0	70,535	349,537	420,072
104	8.67	8	421,448	70,535	430	538	0	71,504	349,944	421,448
105	8.75	8	422,827	71,504	430	545	0	72,479	350,348	422,827
106	8.83	8	424,211	72,479	430	553	0	73,462	350,749	424,211
107	8.92	8	425,600	73,462	430	560	0	74,452	351,148	425,600
108	9.00	9	426,994	74,452	430	568	0	75,450	351,543	426,994
109	9.08	9	428,391	75,450	430	575	0	76,456	351,936	428,391
110	9.17	9	429,794	76,456	430	583	0	77,469	352,325	429,794
111	9.25	9	431,201	77,469	430	591	0	78,489	352,711	431,201
112	9.33	9	432,613	78,489	430	598	0	79,518	353,095	432,613
113	9.42	9	434,029	79,518	430	606	0	80,554	353,475	434,029
114	9.50	9	435,450	80,554	430	614	0	81,598	353,851	435,450
115	9.58	9	436,875	81,598	430	622	0	82,650	354,225	436,875
116	9.67	9	438,305	82,650	430	630	0	83,710	354,595	438,305
117	9.75	9	439,740	83,710	430	638	0	84,778	354,962	439,740
118	9.83	9	441,180	84,778	430	646	0	85,855	355,325	441,180
119	9.92	9	442,624	85,855	430	654	0	86,939	355,685	442,624
120	10.00	10	444,073	86,939	430	663	0	88,032	356,042	444,073
121	10.08	10	445,527	88,032	430	671	0	89,132	356,395	445,527
122	10.17	10	446,986	89,132	430	679	0	90,242	356,744	446,986
123	10.25	10	448,449	90,242	430	688	0	91,359	357,090	448,449
124	10.33	10	449,917	91,359	430	696	0	92,485	357,432	449,917
125	10.42	10	451,390	92,485	430	705	0	93,620	357,770	451,390
126	10.50	10	452,868	93,620	430	713	0	94,763	358,105	452,868
127	10.58	10	454,350	94,763	430	722	0	95,915	358,435	454,350
128	10.67	10	455,838	95,915	430	731	0	97,075	358,762	455,838
129	10.75	10	457,330	97,075	430	739	0	98,245	359,085	457,330
130	10.83	10	458,827	98,245	430	748	0	99,423	359,404	458,827
131	10.92	10	460,329	99,423	430	757	0	100,610	359,719	460,329

132	11.00	11	461,836	100,610	430	766	0	101,807	360,030	461,836
133	11.08	11	463,348	101,807	430	775	0	103,012	360,336	463,348
134	11.17	11	464,865	103,012	430	784	0	104,226	360,639	464,865
135	11.25	11	466,387	104,226	430	794	0	105,450	360,937	466,387
136	11.33	11	467,914	105,450	430	803	0	106,683	361,231	467,914
137	11.42	11	469,446	106,683	430	812	0	107,925	361,520	469,446
138	11.50	11	470,982	107,925	430	822	0	109,177	361,805	470,982
139	11.58	11	472,524	109,177	430	831	0	110,438	362,086	472,524
140	11.67	11	474,071	110,438	430	841	0	111,709	362,362	474,071
141	11.75	11	475,623	111,709	430	850	0	112,989	362,634	475,623
142	11.83	11	477,180	112,989	430	860	0	114,279	362,901	477,180
143	11.92	11	478,742	114,279	430	870	0	115,579	363,163	478,742
144	12.00	12	480,310	115,579	430	880	0	116,889	363,421	480,310
145	12.08	12	481,882	116,889	430	890	0	118,209	363,673	481,882
146	12.17	12	483,460	118,209	430	900	0	119,538	363,921	483,460
147	12.25	12	485,042	119,538	430	910	0	120,878	364,164	485,042
148	12.33	12	486,630	120,878	430	920	0	122,228	364,402	486,630
149	12.42	12	488,223	122,228	430	930	0	123,588	364,635	488,223
150	12.50	12	489,822	123,588	430	940	0	124,959	364,863	489,822
151	12.58	12	491,425	124,959	430	951	0	126,339	365,086	491,425
152	12.67	12	493,034	126,339	430	961	0	127,731	365,303	493,034
153	12.75	12	494,648	127,731	430	972	0	129,133	365,515	494,648
154	12.83	12	496,267	129,133	430	983	0	130,545	365,722	496,267
155	12.92	12	497,892	130,545	430	993	0	131,968	365,924	497,892
156	13.00	13	499,522	131,968	430	1,004	0	133,402	366,120	499,522
157	13.08	13	501,157	133,402	430	1,015	0	134,847	366,310	501,157
158	13.17	13	502,798	134,847	430	1,026	0	136,303	366,495	502,798
159	13.25	13	504,444	136,303	430	1,037	0	137,770	366,674	504,444
160	13.33	13	506,095	137,770	430	1,048	0	139,248	366,847	506,095
161	13.42	13	507,752	139,248	430	1,059	0	140,737	367,015	507,752
162	13.50	13	509,415	140,737	430	1,071	0	142,238	367,177	509,415
163	13.58	13	511,082	142,238	430	1,082	0	143,750	367,332	511,082
164	13.67	13	512,755	143,750	430	1,093	0	145,273	367,482	512,755
165	13.75	13	514,434	145,273	430	1,105	0	146,808	367,626	514,434
166	13.83	13	516,118	146,808	430	1,117	0	148,355	367,764	516,118
167	13.92	13	517,808	148,355	430	1,128	0	149,913	367,895	517,808

168	14.00	14	519,503	149,913	430	1,140	0	151,483	368,020	519,503
169	14.08	14	521,204	151,483	430	1,152	0	153,065	368,139	521,204
170	14.17	14	522,910	153,065	430	1,164	0	154,659	368,251	522,910
171	14.25	14	524,622	154,659	430	1,176	0	156,265	368,357	524,622
172	14.33	14	526,339	156,265	430	1,188	0	157,883	368,456	526,339
173	14.42	14	528,062	157,883	430	1,201	0	159,514	368,549	528,062
174	14.50	14	529,791	159,514	430	1,213	0	161,157	368,634	529,791
175	14.58	14	531,526	161,157	430	1,225	0	162,812	368,713	531,526
176	14.67	14	533,266	162,812	430	1,238	0	164,480	368,786	533,266
177	14.75	14	535,011	164,480	430	1,251	0	166,161	368,851	535,011
178	14.83	14	536,763	166,161	430	1,263	0	167,854	368,909	536,763
179	14.92	14	538,520	167,854	430	1,276	0	169,560	368,960	538,520
180	15.00	15	540,283	169,560	430	1,289	0	171,279	369,004	540,283
181	15.08	15	542,052	171,279	0	1,299	0	172,578	369,474	542,052
182	15.17	15	543,826	172,578	0	1,309	0	173,887	369,940	543,826
183	15.25	15	545,607	173,887	0	1,319	0	175,205	370,401	545,607
184	15.33	15	547,393	175,205	0	1,329	0	176,534	370,859	547,393
185	15.42	15	549,185	176,534	0	1,339	0	177,873	371,312	549,185
186	15.50	15	550,983	177,873	0	1,349	0	179,222	371,761	550,983
187	15.58	15	552,787	179,222	0	1,359	0	180,581	372,206	552,787
188	15.67	15	554,596	180,581	0	1,369	0	181,950	372,646	554,596
189	15.75	15	556,412	181,950	0	1,380	0	183,330	373,082	556,412
190	15.83	15	558,233	183,330	0	1,390	0	184,720	373,513	558,233
191	15.92	15	560,061	184,720	0	1,401	0	186,121	373,940	560,061
192	16.00	16	561,894	186,121	0	1,411	0	187,532	374,362	561,894
193	16.08	16	563,734	187,532	0	1,422	0	188,955	374,779	563,734
194	16.17	16	565,579	188,955	0	1,433	0	190,387	375,192	565,579
195	16.25	16	567,431	190,387	0	1,444	0	191,831	375,600	567,431
196	16.33	16	569,289	191,831	0	1,455	0	193,286	376,003	569,289
197	16.42	16	571,152	193,286	0	1,466	0	194,752	376,401	571,152
198	16.50	16	573,022	194,752	0	1,477	0	196,229	376,794	573,022
199	16.58	16	574,898	196,229	0	1,488	0	197,717	377,181	574,898
200	16.67	16	576,780	197,717	0	1,499	0	199,216	377,564	576,780
201	16.75	16	578,668	199,216	0	1,511	0	200,727	377,942	578,668
202	16.83	16	580,563	200,727	0	1,522	0	202,249	378,314	580,563
203	16.92	16	582,463	202,249	0	1,534	0	203,783	378,681	582,463

204	17.00	17	584,370	203,783	0	1,545	0	205,328	379,042	584,370
205	17.08	17	586,283	205,328	0	1,557	0	206,885	379,398	586,283
206	17.17	17	588,203	206,885	0	1,569	0	208,454	379,749	588,203
207	17.25	17	590,128	208,454	0	1,581	0	210,035	380,094	590,128
208	17.33	17	592,060	210,035	0	1,593	0	211,627	380,433	592,060
209	17.42	17	593,998	211,627	0	1,605	0	213,232	380,766	593,998
210	17.50	17	595,943	213,232	0	1,617	0	214,849	381,094	595,943
211	17.58	17	597,894	214,849	0	1,629	0	216,479	381,415	597,894
212	17.67	17	599,851	216,479	0	1,642	0	218,120	381,731	599,851
213	17.75	17	601,815	218,120	0	1,654	0	219,774	382,041	601,815
214	17.83	17	603,785	219,774	0	1,667	0	221,441	382,344	603,785
215	17.92	17	605,762	221,441	0	1,679	0	223,120	382,642	605,762
216	18.00	18	607,745	223,120	0	1,692	0	224,812	382,933	607,745
217	18.08	18	609,735	224,812	0	1,705	0	226,517	383,218	609,735
218	18.17	18	611,731	226,517	0	1,718	0	228,235	383,496	611,731
219	18.25	18	613,733	228,235	0	1,731	0	229,965	383,768	613,733
220	18.33	18	615,743	229,965	0	1,744	0	231,709	384,033	615,743
221	18.42	18	617,758	231,709	0	1,757	0	233,466	384,292	617,758
222	18.50	18	619,781	233,466	0	1,770	0	235,237	384,544	619,781
223	18.58	18	621,810	235,237	0	1,784	0	237,021	384,789	621,810
224	18.67	18	623,845	237,021	0	1,797	0	238,818	385,027	623,845
225	18.75	18	625,888	238,818	0	1,811	0	240,629	385,258	625,888
226	18.83	18	627,937	240,629	0	1,825	0	242,454	385,483	627,937
227	18.92	18	629,992	242,454	0	1,839	0	244,293	385,700	629,992
228	19.00	19	632,055	244,293	0	1,853	0	246,145	385,910	632,055
229	19.08	19	634,124	246,145	0	1,867	0	248,012	386,112	634,124
230	19.17	19	636,200	248,012	0	1,881	0	249,893	386,307	636,200
231	19.25	19	638,283	249,893	0	1,895	0	251,788	386,495	638,283
232	19.33	19	640,372	251,788	0	1,909	0	253,697	386,675	640,372
233	19.42	19	642,469	253,697	0	1,924	0	255,621	386,848	642,469
234	19.50	19	644,572	255,621	0	1,938	0	257,559	387,013	644,572
235	19.58	19	646,682	257,559	0	1,953	0	259,512	387,170	646,682
236	19.67	19	648,799	259,512	0	1,968	0	261,480	387,319	648,799
237	19.75	19	650,923	261,480	0	1,983	0	263,463	387,460	650,923
238	19.83	19	653,054	263,463	0	1,998	0	265,461	387,593	653,054
239	19.92	19	655,192	265,461	0	2,013	0	267,474	387,718	655,192

240	20.00	20	657,337	267,474	0	2,028	0	269,503	367,834	657,337
241	20.08	20	659,489	269,503	0	2,044	0	271,546	387,942	659,489
242	20.17	20	661,648	271,546	0	2,059	0	273,606	388,042	661,648
243	20.25	20	663,814	273,606	0	2,075	0	275,680	388,133	663,814
244	20.33	20	665,987	275,680	0	2,091	0	277,771	388,216	665,987
245	20.42	20	668,167	277,771	0	2,106	0	279,877	388,290	668,167
246	20.50	20	670,355	279,877	0	2,122	0	282,000	388,355	670,355
247	20.58	20	672,549	282,000	0	2,138	0	284,138	388,411	672,549
248	20.67	20	674,751	284,138	0	2,155	0	286,293	388,458	674,751
249	20.75	20	676,960	286,293	0	2,171	0	288,464	388,496	676,960
250	20.83	20	679,176	288,464	0	2,188	0	290,652	388,525	679,176
251	20.92	20	681,400	290,652	0	2,204	0	292,856	388,544	681,400
252	21.00	21	683,630	292,856	0	2,221	0	295,077	388,554	683,630
253	21.08	21	685,868	295,077	0	2,238	0	297,314	388,554	685,868
254	21.17	21	688,114	297,314	0	2,255	0	299,569	388,545	688,114
255	21.25	21	690,367	299,569	0	2,272	0	301,841	388,526	690,367
256	21.33	21	692,627	301,841	0	2,289	0	304,130	388,497	692,627
257	21.42	21	694,894	304,130	0	2,306	0	306,436	388,458	694,894
258	21.50	21	697,169	306,436	0	2,324	0	308,760	388,409	697,169
259	21.58	21	699,451	308,760	0	2,341	0	311,101	388,350	699,451
260	21.67	21	701,741	311,101	0	2,359	0	313,460	388,281	701,741
261	21.75	21	704,038	313,460	0	2,377	0	315,837	388,201	704,038
262	21.83	21	706,343	315,837	0	2,395	0	318,233	388,111	706,343
263	21.92	21	708,656	318,233	0	2,413	0	320,646	388,010	708,656
264	22.00	22	710,976	320,646	0	2,432	0	323,077	387,898	710,976
265	22.08	22	713,303	323,077	0	2,450	0	325,527	387,776	713,303
266	22.17	22	715,638	325,527	0	2,469	0	327,996	387,642	715,638
267	22.25	22	717,981	327,996	0	2,487	0	330,483	387,498	717,981
268	22.33	22	720,332	330,483	0	2,506	0	332,989	387,342	720,332
269	22.42	22	722,690	332,989	0	2,525	0	335,515	387,175	722,690
270	22.50	22	725,056	335,515	0	2,544	0	338,059	386,997	725,056
271	22.58	22	727,429	338,059	0	2,564	0	340,622	386,807	727,429
272	22.67	22	729,811	340,622	0	2,583	0	343,206	386,605	729,811
273	22.75	22	732,200	343,206	0	2,603	0	345,808	386,392	732,200
274	22.83	22	734,597	345,808	0	2,622	0	348,431	386,166	734,597
275	22.92	22	737,002	348,431	0	2,642	0	351,073	385,929	737,002

276	23.00	23	739,415	351,073	0	2,662	0	353,735	385,680	739,415
277	23.08	23	741,835	353,735	0	2,682	0	356,418	385,418	741,835
278	23.17	23	744,264	356,418	0	2,703	0	359,120	385,143	744,264
279	23.25	23	746,700	359,120	0	2,723	0	361,844	384,857	746,700
280	23.33	23	749,145	361,844	0	2,744	0	364,588	384,557	749,145
281	23.42	23	751,597	364,588	0	2,765	0	367,353	384,245	751,597
282	23.50	23	754,058	367,353	0	2,786	0	370,138	383,920	754,058
283	23.58	23	756,527	370,138	0	2,807	0	372,945	383,581	756,527
284	23.67	23	759,003	372,945	0	2,828	0	375,773	383,230	759,003
285	23.75	23	761,488	375,773	0	2,850	0	378,623	382,865	761,488
286	23.83	23	763,981	378,623	0	2,871	0	381,494	382,487	763,981
287	23.92	23	766,482	381,494	0	2,893	0	384,387	382,095	766,482
288	24.00	24	768,991	384,387	0	2,915	0	387,302	381,689	768,991
289	24.08	24	771,509	387,302	0	2,937	0	390,239	381,270	771,509
290	24.17	24	774,034	390,239	0	2,959	0	393,199	380,836	774,034
291	24.25	24	776,568	393,199	0	2,982	0	396,180	380,388	776,568
292	24.33	24	779,111	396,180	0	3,004	0	399,185	379,926	779,111
293	24.42	24	781,661	399,185	0	3,027	0	402,212	379,450	781,661
294	24.50	24	784,220	402,212	0	3,050	0	405,262	378,958	784,220
295	24.58	24	786,788	405,262	0	3,073	0	408,335	378,452	786,788
296	24.67	24	789,363	408,335	0	3,097	0	411,432	377,932	789,363
297	24.75	24	791,948	411,432	0	3,120	0	414,552	377,396	791,948
298	24.83	24	794,540	414,552	0	3,144	0	417,695	376,845	794,540
299	24.92	24	797,141	417,695	0	3,168	0	420,863	376,278	797,141
300	25.00	25	799,751	420,863	0	3,192	0	424,054	375,696	799,751
301	25.08	25	802,369	424,054	0	3,216	0	427,270	375,099	802,369
302	25.17	25	804,996	427,270	0	3,240	0	430,510	374,486	804,996
303	25.25	25	807,631	430,510	0	3,265	0	433,775	373,856	807,631
304	25.33	25	810,275	433,775	0	3,289	0	437,064	373,211	810,275
305	25.42	25	812,928	437,064	0	3,314	0	440,379	372,549	812,928
306	25.50	25	815,589	440,379	0	3,340	0	443,718	371,871	815,589
307	25.58	25	818,259	443,718	0	3,365	0	447,083	371,176	818,259
308	25.67	25	820,938	447,083	0	3,390	0	450,474	370,464	820,938
309	25.75	25	823,625	450,474	0	3,416	0	453,890	369,736	823,625
310	25.83	25	826,322	453,890	0	3,442	0	457,332	368,990	826,322
311	25.92	25	829,027	457,332	0	3,468	0	460,800	368,227	829,027

312	26.00	26	831,741	460,800	0	3,494	0	464,294	367,447	831,741
313	26.08	26	834,464	464,294	0	3,521	0	467,815	366,649	834,464
314	26.17	26	837,196	467,815	0	3,548	0	471,363	365,833	837,196
315	26.25	26	839,936	471,363	0	3,575	0	474,937	364,999	839,936
316	26.33	26	842,686	474,937	0	3,602	0	478,539	364,147	842,686
317	26.42	26	845,445	478,539	0	3,629	0	482,168	363,277	845,445
318	26.50	26	848,213	482,168	0	3,656	0	485,824	362,388	848,213
319	26.58	26	850,989	485,824	0	3,684	0	489,508	361,481	850,989
320	26.67	26	853,775	489,508	0	3,712	0	493,220	360,555	853,775
321	26.75	26	856,570	493,220	0	3,740	0	496,961	359,610	856,570
322	26.83	26	859,375	496,961	0	3,769	0	500,729	358,645	859,375
323	26.92	26	862,188	500,729	0	3,797	0	504,527	357,661	862,188
324	27.00	27	865,011	504,527	0	3,826	0	508,353	356,658	865,011
325	27.08	27	867,842	508,353	0	3,855	0	512,208	355,635	867,842
326	27.17	27	870,683	512,208	0	3,884	0	516,092	354,592	870,683
327	27.25	27	873,534	516,092	0	3,914	0	520,005	353,528	873,534
328	27.33	27	876,394	520,005	0	3,943	0	523,949	352,445	876,394
329	27.42	27	879,263	523,949	0	3,973	0	527,922	351,341	879,263
330	27.50	27	882,141	527,922	0	4,003	0	531,926	350,216	882,141
331	27.58	27	885,029	531,926	0	4,034	0	535,959	349,070	885,029
332	27.67	27	887,926	535,959	0	4,064	0	540,024	347,903	887,926
333	27.75	27	890,833	540,024	0	4,095	0	544,119	346,714	890,833
334	27.83	27	893,750	544,119	0	4,126	0	548,245	345,505	893,750
335	27.92	27	896,676	548,245	0	4,158	0	552,403	344,273	896,676
336	28.00	28	899,611	552,403	0	4,189	0	556,592	343,019	899,611
337	28.08	28	902,556	556,592	0	4,221	0	560,813	341,744	902,556
338	28.17	28	905,511	560,813	0	4,253	0	565,065	340,445	905,511
339	28.25	28	908,475	565,065	0	4,285	0	569,350	339,125	908,475
340	28.33	28	911,449	569,350	0	4,318	0	573,668	337,781	911,449
341	28.42	28	914,433	573,668	0	4,350	0	578,018	336,415	914,433
342	28.50	28	917,427	578,018	0	4,383	0	582,402	335,025	917,427
343	28.58	28	920,430	582,402	0	4,417	0	586,818	333,612	920,430
344	28.67	28	923,443	586,818	0	4,450	0	591,268	332,175	923,443
345	28.75	28	926,467	591,268	0	4,484	0	595,752	330,715	926,467
346	28.83	28	929,500	595,752	0	4,518	0	600,270	329,230	929,500
347	28.92	28	932,543	600,270	0	4,552	0	604,822	327,721	932,543

348	29.00	29	935,595	604,822	0	4,587	0	609,408	326,187	935,595
349	29.08	29	938,658	609,408	0	4,621	0	614,030	324,629	938,658
350	29.17	29	941,731	614,030	0	4,656	0	618,686	323,045	941,731
351	29.25	29	944,814	618,686	0	4,692	0	623,378	321,436	944,814
352	29.33	29	947,907	623,378	0	4,727	0	628,105	319,802	947,907
353	29.42	29	951,011	628,105	0	4,763	0	632,868	318,142	951,011
354	29.50	29	954,124	632,868	0	4,799	0	637,667	316,456	954,124
355	29.58	29	957,247	637,667	0	4,836	0	642,503	314,744	957,247
356	29.67	29	960,381	642,503	0	4,872	0	647,375	313,006	960,381
357	29.75	29	963,525	647,375	0	4,909	0	652,285	311,241	963,525
358	29.83	29	966,680	652,285	0	4,946	0	657,231	309,448	966,680
359	29.92	29	969,844	657,231	0	4,984	0	662,215	307,629	969,844
360	30.00	30	973,019	662,215	0	5,022	0	667,237	305,782	973,019
361	30.08	30	976,205	667,237	0	5,060	0	672,297	303,908	976,205
362	30.17	30	979,401	672,297	0	5,098	0	677,395	302,005	979,401
363	30.25	30	982,607	677,395	0	5,137	0	682,532	300,075	982,607
364	30.33	30	985,824	682,532	0	5,176	0	687,708	298,116	985,824
365	30.42	30	989,051	687,708	0	5,215	0	692,923	296,128	989,051
366	30.50	30	992,289	692,923	0	5,255	0	698,178	294,111	992,289
367	30.58	30	995,537	698,178	0	5,295	0	703,472	292,065	995,537
368	30.67	30	998,796	703,472	0	5,335	0	708,807	289,990	998,796
369	30.75	30	1,002,066	708,807	0	5,375	0	714,182	287,884	1,002,066
370	30.83	30	1,005,347	714,182	0	5,416	0	719,598	285,749	1,005,347
371	30.92	30	1,008,638	719,598	0	5,457	0	725,055	283,583	1,008,638
372	31.00	31	1,011,940	725,055	0	5,498	0	730,553	281,387	1,011,940
373	31.08	31	1,015,253	730,553	0	5,540	0	736,093	279,160	1,015,253
374	31.17	31	1,018,577	736,093	0	5,582	0	741,675	276,901	1,018,577
375	31.25	31	1,021,911	741,675	0	5,624	0	747,300	274,611	1,021,911
376	31.33	31	1,025,257	747,300	0	5,667	0	752,967	272,290	1,025,257
377	31.42	31	1,028,613	752,967	0	5,710	0	758,677	269,936	1,028,613
378	31.50	31	1,031,980	758,677	0	5,753	0	764,430	267,550	1,031,980
379	31.58	31	1,035,359	764,430	0	5,797	0	770,227	265,132	1,035,359
380	31.67	31	1,038,748	770,227	0	5,841	0	776,068	262,681	1,038,748
381	31.75	31	1,042,149	776,068	0	5,885	0	781,953	260,196	1,042,149
382	31.83	31	1,045,561	781,953	0	5,930	0	787,883	257,678	1,045,561
383	31.92	31	1,048,984	787,883	0	5,975	0	793,857	255,126	1,048,984

384	32.00	32	1,052,418	793,857	0	6,020	0	799,878	252,540	1,052,418
385	32.08	32	1,055,863	799,878	0	6,066	0	805,943	249,920	1,055,863
386	32.17	32	1,059,320	805,943	0	6,112	0	812,055	247,265	1,059,320
387	32.25	32	1,062,788	812,055	0	6,158	0	818,213	244,574	1,062,788
388	32.33	32	1,066,267	818,213	0	6,205	0	824,418	241,849	1,066,267
389	32.42	32	1,069,757	824,418	0	6,252	0	830,670	239,088	1,069,757
390	32.50	32	1,073,260	830,670	0	6,299	0	836,969	236,291	1,073,260
391	32.58	32	1,076,773	836,969	0	6,347	0	843,316	233,457	1,076,773
392	32.67	32	1,080,298	843,316	0	6,395	0	849,711	230,587	1,080,298
393	32.75	32	1,083,835	849,711	0	6,444	0	856,155	227,680	1,083,835
394	32.83	32	1,087,383	856,155	0	6,493	0	862,647	224,736	1,087,383
395	32.92	32	1,090,943	862,647	0	6,542	0	869,189	221,754	1,090,943
396	33.00	33	1,094,514	869,189	0	6,591	0	875,780	218,734	1,094,514
397	33.08	33	1,098,097	875,780	0	6,641	0	882,422	215,676	1,098,097
398	33.17	33	1,101,692	882,422	0	6,692	0	889,113	212,579	1,101,692
399	33.25	33	1,105,299	889,113	0	6,742	0	895,856	209,443	1,105,299
400	33.33	33	1,108,917	895,856	0	6,794	0	902,649	206,268	1,108,917
401	33.42	33	1,112,548	902,649	0	6,845	0	909,495	203,053	1,112,548
402	33.50	33	1,116,190	909,495	0	6,897	0	916,392	199,798	1,116,190
403	33.58	33	1,119,844	916,392	0	6,949	0	923,341	196,503	1,119,844
404	33.67	33	1,123,510	923,341	0	7,002	0	930,343	193,167	1,123,510
405	33.75	33	1,127,188	930,343	0	7,055	0	937,398	189,790	1,127,188
406	33.83	33	1,130,878	937,398	0	7,109	0	944,507	186,372	1,130,878
407	33.92	33	1,134,581	944,507	0	7,163	0	951,669	182,912	1,134,581
408	34.00	34	1,138,295	951,669	0	7,217	0	958,886	179,409	1,138,295
409	34.08	34	1,142,021	958,886	0	7,272	0	966,157	175,864	1,142,021
410	34.17	34	1,145,760	966,157	0	7,327	0	973,484	172,276	1,145,760
411	34.25	34	1,149,511	973,484	0	7,382	0	980,866	168,645	1,149,511
412	34.33	34	1,153,274	980,866	0	7,438	0	988,305	164,970	1,153,274
413	34.42	34	1,157,050	988,305	0	7,495	0	995,799	161,250	1,157,050
414	34.50	34	1,160,838	995,799	0	7,551	0	1,003,351	157,487	1,160,838
415	34.58	34	1,164,638	1,003,351	0	7,609	0	1,010,959	153,678	1,164,638
416	34.67	34	1,168,451	1,010,959	0	7,666	0	1,018,626	149,825	1,168,451
417	34.75	34	1,172,276	1,018,626	0	7,725	0	1,026,350	145,925	1,172,276
418	34.83	34	1,176,114	1,026,350	0	7,783	0	1,034,134	141,980	1,176,114
419	34.92	34	1,179,964	1,034,134	0	7,842	0	1,041,976	137,988	1,179,964

420	35.00	35	1,183,827	1,041,976	0	7,902	0	1,049,877	133,949	1,183,827
421	35.08	35	1,187,702	1,049,877	0	7,962	0	1,057,839	129,863	1,187,702
422	35.17	35	1,191,590	1,057,839	0	8,022	0	1,065,861	125,729	1,191,590
423	35.25	35	1,195,491	1,065,861	0	8,083	0	1,073,944	121,548	1,195,491

> 35 years TRUE

Real values end of month

Mortgage Equity Remaining	home	Value of
1,941	298,423	300,363
2,383	298,344	300,727
2,827	298,265	301,092
3,272	298,184	301,456
3,719	298,103	301,822
4,167	298,020	302,187
4,617	297,936	302,553
5,069	297,851	302,920
5,522	297,765	303,287
5,977	297,677	303,654
6,433	297,589	304,022
6,892	297,499	304,390
7,351	297,408	304,759
7,813	297,315	305,128
8,276	297,222	305,498
8,741	297,127	305,868
9,207	297,031	306,238
9,676	296,934	306,609
10,146	296,835	306,981
10,617	296,735	307,353
11,091	296,634	307,725
11,566	296,532	308,098
12,043	296,428	308,471

12,522	296,323	308,845
13,002	296,216	309,219
13,485	296,109	309,593
13,969	296,000	309,969
14,455	295,889	310,344
14,943	295,777	310,720
15,432	295,664	311,096
15,924	295,549	311,473
16,417	295,433	311,851
16,913	295,316	312,228
17,410	295,197	312,607
17,909	295,076	312,985
18,410	294,954	313,364
18,913	294,831	313,744
19,418	294,706	314,124
19,925	294,580	314,505
20,434	294,452	314,886
20,945	294,322	315,267
21,457	294,192	315,649
21,972	294,059	316,031
22,489	293,925	316,414
23,008	293,789	316,798
23,529	293,652	317,181
24,052	293,513	317,566
24,577	293,373	317,950
25,104	293,231	318,335
25,634	293,087	318,721
26,165	292,942	319,107
26,699	292,795	319,494
27,234	292,647	319,881
27,772	292,496	320,268
28,312	292,344	320,656
28,854	292,191	321,045
29,399	292,035	321,434
29,945	291,878	321,823
30,494	291,719	322,213

31,045	291,558	322,603
31,598	291,396	322,994
32,154	291,232	323,385
32,712	291,065	323,777
33,272	290,898	324,169
33,834	290,728	324,562
34,399	290,556	324,955
34,966	290,383	325,349
35,535	290,208	325,743
36,107	290,030	326,137
36,681	289,851	326,533
37,258	289,670	326,928
37,837	289,487	327,324
38,418	289,303	327,721
39,002	289,116	328,118
39,588	288,927	328,515
40,177	288,736	328,913
40,768	288,543	329,312
41,362	288,349	329,711
41,958	288,152	330,110
42,557	287,953	330,510
43,158	287,752	330,910
43,762	287,549	331,311
44,369	287,344	331,712
44,978	287,137	332,114
45,589	286,927	332,517
46,204	286,716	332,919
46,821	286,502	333,323
47,440	286,286	333,727
48,062	286,068	334,131
48,687	285,848	334,536
49,315	285,626	334,941
49,945	285,401	335,347
50,579	285,174	335,753
51,214	284,945	336,160
51,853	284,714	336,567

52,494	284,480	336,975
53,139	284,244	337,383
53,786	284,006	337,791
54,436	283,765	338,201
55,088	283,522	338,610
55,744	283,277	339,021
56,402	283,029	339,431
57,064	282,779	339,842
57,728	282,526	340,254
58,395	282,271	340,666
59,066	282,013	341,079
59,739	281,753	341,492
60,415	281,491	341,906
61,094	281,226	342,320
61,777	280,958	342,735
62,462	280,688	343,150
63,150	280,415	343,566
63,842	280,140	343,982
64,536	279,862	344,399
65,234	279,582	344,816
65,935	279,299	345,233
66,639	279,013	345,652
67,346	278,724	346,070
68,056	278,433	346,490
68,770	278,139	346,909
69,487	277,843	347,330
70,207	277,543	347,750
70,930	277,241	348,172
71,657	276,936	348,593
72,387	276,629	349,016
73,120	276,318	349,438
73,857	276,005	349,862
74,597	275,689	350,286
75,341	275,369	350,710
76,087	275,047	351,135
76,838	274,723	351,560

77,591	274,395	351,986
78,349	274,064	352,412
79,109	273,730	352,839
79,874	273,393	353,267
80,641	273,053	353,695
81,413	272,711	354,123
82,188	272,365	354,552
82,966	272,016	354,982
83,748	271,663	355,412
84,534	271,308	355,842
85,323	270,950	356,273
86,117	270,588	356,705
86,913	270,224	357,137
87,714	269,856	357,570
88,518	269,485	358,003
89,326	269,110	358,437
90,138	268,732	358,871
90,954	268,351	359,306
91,774	267,967	359,741
92,597	267,580	360,177
93,424	267,189	360,613
94,256	266,794	361,050
95,091	266,396	361,487
95,930	265,995	361,925
96,773	265,591	362,363
97,620	265,183	362,802
98,471	264,771	363,242
99,326	264,356	363,682
100,185	263,937	364,123
101,049	263,515	364,564
101,916	263,089	365,005
102,788	262,660	365,447
103,663	262,227	365,890
104,543	261,790	366,333
105,428	261,350	366,777
106,316	260,906	367,221

107,209	260,458	367,666
108,106	260,006	368,112
109,007	259,551	368,558
109,912	259,092	369,004
110,822	258,629	369,451
111,737	258,162	369,899
112,656	257,691	370,347
113,579	257,217	370,795
114,506	256,738	371,245
115,439	256,256	371,694
116,375	255,769	372,145
117,317	255,279	372,595
118,262	254,784	373,047
118,914	254,584	373,499
119,570	254,381	373,951
120,229	254,175	374,404
120,892	253,966	374,858
121,558	253,754	375,312
122,228	253,539	375,767
122,902	253,320	376,222
123,579	253,098	376,677
124,260	252,873	377,134
124,945	252,645	377,591
125,634	252,414	378,048
126,326	252,180	378,506
127,023	251,942	378,965
127,723	251,701	379,424
128,427	251,456	379,883
129,135	251,209	380,343
129,847	250,958	380,804
130,562	250,703	381,266
131,282	250,445	381,727
132,006	250,184	382,190
132,733	249,919	382,653
133,465	249,651	383,116
134,201	249,380	383,581

134,940	249,105	384,045
135,684	248,826	384,510
136,432	248,544	384,976
137,184	248,258	385,443
137,940	247,969	385,909
138,701	247,676	386,377
139,465	247,380	386,845
140,234	247,080	387,314
141,007	246,776	387,783
141,784	246,468	388,253
142,566	246,157	388,723
143,352	245,842	389,194
144,142	245,523	389,665
144,936	245,201	390,137
145,735	244,875	390,610
146,539	244,545	391,083
147,346	244,211	391,557
148,159	243,873	392,031
148,975	243,531	392,506
149,796	243,185	392,982
150,622	242,836	393,458
151,452	242,482	393,934
152,287	242,124	394,412
153,127	241,763	394,889
153,971	241,397	395,368
154,819	241,027	395,847
155,673	240,654	396,326
156,531	240,276	396,806
157,394	239,893	397,287
158,261	239,507	397,768
159,134	239,117	398,250
160,011	238,722	398,733
160,893	238,323	399,216
161,780	237,920	399,699
162,671	237,512	400,183
163,568	237,100	400,668

164,470	236,684	401,154
165,376	236,263	401,640
166,288	235,838	402,126
167,204	235,409	402,613
168,126	234,975	403,101
169,053	234,537	403,589
169,985	234,094	404,078
170,922	233,646	404,568
171,864	233,194	405,058
172,811	232,737	405,549
173,764	232,276	406,040
174,721	231,810	406,532
175,685	231,340	407,024
176,653	230,864	407,517
177,627	230,384	408,011
178,606	229,899	408,505
179,590	229,410	409,000
180,580	228,915	409,496
181,576	228,416	409,992
182,576	227,912	410,488
183,583	227,403	410,986
184,595	226,889	411,483
185,612	226,370	411,982
186,635	225,845	412,481
187,664	225,316	412,981
188,699	224,782	413,481
189,739	224,243	413,982
190,785	223,699	414,483
191,836	223,149	414,985
192,894	222,594	415,488
193,957	222,034	415,991
195,026	221,469	416,495
196,101	220,899	417,000
197,182	220,323	417,505
198,269	219,742	418,011
199,362	219,155	418,517

200,461	218,564	419,024
201,566	217,966	419,532
202,677	217,363	420,040
203,794	216,755	420,549
204,917	216,141	421,058
206,047	215,522	421,568
207,183	214,897	422,079
208,325	214,266	422,590
209,473	213,629	423,102
210,628	212,987	423,615
211,789	212,340	424,128
212,956	211,686	424,642
214,130	211,026	425,156
215,310	210,361	425,671
216,497	209,690	426,187
217,690	209,013	426,703
218,890	208,330	427,220
220,097	207,641	427,738
221,310	206,946	428,256
222,530	206,245	428,775
223,757	205,538	429,294
224,990	204,824	429,814
226,230	204,105	430,335
227,477	203,379	430,856
228,731	202,647	431,378
229,992	201,909	431,901
231,260	201,164	432,424
232,534	200,413	432,948
233,816	199,656	433,472
235,105	198,892	433,997
236,401	198,122	434,523
237,704	197,346	435,049
239,014	196,562	435,576
240,332	195,773	436,104
241,656	194,976	436,632
242,988	194,173	437,161

244,328	193,363	437,691
245,675	192,547	438,221
247,029	191,723	438,752
248,390	190,893	439,284
249,760	190,056	439,816
251,136	189,212	440,349
252,521	188,361	440,882
253,912	187,504	441,416
255,312	186,639	441,951
256,719	185,767	442,486
258,134	184,888	443,022
259,557	184,002	443,559
260,988	183,108	444,096
262,427	182,208	444,634
263,873	181,300	445,173
265,328	180,384	445,712
266,790	179,462	446,252
268,261	178,532	446,793
269,740	177,594	447,334
271,226	176,649	447,876
272,721	175,697	448,418
274,225	174,737	448,962
275,736	173,769	449,505
277,256	172,794	450,050
278,784	171,811	450,595
280,321	170,820	451,141
281,866	169,821	451,688
283,420	168,815	452,235
284,982	167,800	452,783
286,553	166,778	453,331
288,133	165,748	453,880
289,721	164,709	454,430
291,318	163,663	454,981
292,924	162,608	455,532
294,538	161,545	456,084
296,162	160,474	456,636

297,794	159,395	457,189
299,436	158,307	457,743
301,086	157,211	458,298
302,746	156,107	458,853
304,415	154,994	459,409
306,093	153,873	459,965
307,780	152,742	460,522
309,476	151,604	461,080
311,182	150,457	461,639
312,898	149,300	462,198
314,622	148,136	462,758
316,357	146,962	463,319
318,100	145,779	463,880
319,854	144,588	464,442
321,617	143,388	465,004
323,390	142,178	465,568
325,172	140,959	466,132
326,965	139,732	466,696
328,767	138,495	467,262
330,579	137,249	467,828
332,401	135,993	468,395
334,234	134,728	468,962
336,076	133,454	469,530
337,928	132,170	470,099
339,791	130,877	470,668
341,664	129,574	471,238
343,547	128,262	471,809
345,441	126,940	472,381
347,345	125,608	472,953
349,260	124,266	473,526
351,185	122,915	474,100
353,121	121,553	474,674
355,067	120,182	475,249
357,024	118,800	475,825
358,992	117,409	476,401
360,971	116,007	476,978

362,961	114,595	477,556
364,962	113,173	478,135
366,973	111,741	478,714
368,996	110,298	479,294
371,030	108,844	479,874
373,075	107,380	480,456
375,132	105,906	481,038
377,199	104,421	481,620
379,279	102,925	482,204
381,369	101,419	482,788
383,471	99,901	483,373
385,585	98,373	483,958
387,711	96,834	484,545
389,848	95,284	485,132
391,997	93,723	485,719
394,157	92,150	486,308
396,330	90,567	486,897
398,515	88,972	487,487
400,711	87,366	488,077
402,920	85,749	488,669
405,141	84,120	489,261
407,374	82,479	489,853
409,620	80,827	490,447
411,878	79,163	491,041
414,148	77,488	491,636
416,431	75,800	492,231
418,726	74,101	492,828
421,034	72,390	493,425
423,355	70,667	494,022
425,689	68,932	494,621
428,035	67,185	495,220
430,395	65,425	495,820
432,767	63,654	496,420
435,152	61,869	497,022
437,551	60,073	497,624
439,963	58,264	498,227

442,388	56,442	498,830
444,826	54,608	499,435
447,278	52,761	500,040
449,744	50,901	500,645