

The United College Employees ("UCE") of FIT and the Fashion Institute of Technology ("FIT") agree to the following terms and conditions for a successor agreement to the Collective Bargaining Agreement which expired December 31, 2017 ("Agreement").

1. Unless specifically amended, all terms and conditions of the prior Agreement continue.
2. **Term:** The term of the Agreement will be January 1, 2018, through January 15, 2022.
3. **Article 6.0 Union Dues Check-Off:** Amend to comport with Taylor Law amendments by deleting section 6.2 and amending the first sentence of Section 6.1 as follows:

The College shall, to the extent permitted by applicable law, check off UCE dues, VOTE/COPE, Opportunity Plus, and NYSUT Benefit Trust upon submission of a signed authorization to the Payroll Office by the Union for anyone within any eligible members of the bargaining unit. Eligibility for the NYSUT Benefit Trust shall be limited to UCE members.

4. **Salary schedules will be amended as follows:**

March 1, 2018:            2.00% increase

July 1, 2019:            2.25% increase

September 15, 2020    3.00% increase

5. **Retroactive Pay:**

- A. Any employee terminated or non-reappointed after January 1, 2018, is ineligible for retroactive pay.
- B. All employees who had completed five years of service when they left on their own accord and worked during the retroactive period shall be entitled to retroactive pay.

- C. Part-time employees who left College service during this period have to have a CCE to be eligible for retroactive pay.
- D. Adjuncts or part-time classroom assistants with an ongoing relationship with the College who are not on active payroll on the date of ratification will be eligible for retroactive pay if they worked three out of the past four fall semesters.
- E. Employees who are on leave with or without pay on the date of ratification of the contract will receive retroactive pay for the applicable period worked.

**6. 42.3 Staff Longevity Payment**

*Effective upon ratification, and upon the completion of twelve (12) continuous years of service to the College, full-time bargaining staff will receive a lump-sum payment of five hundred (\$500) dollars annually; payment will be made on or about July 16 of each year. Eligibility will be based on years of service as measured on June 1 of each year. The payment will be prorated for part-time bargaining staff who have completed twelve (12) continuous years of service to the College.*

**7. Faculty Online Course Load**

*Revise 21.9.4: Effective spring semester 2023, all full-time and part-time faculty can teach up to four (4) online courses: two (2) as part of their day schedule and two (2) as part of their evening schedule for a total of four (4) online courses.*

**8. Adjunct Faculty: Adjunct Associate Professor - Schedule 97a New Steps 11, 12 & 13**

Schedule	Step	Rate \$
97a	1	75.70
97a	2	81.12
97a	3	84.70
97a	4	88.29
97a	5	91.87
97a	6	97.85
97a	7	101.43
97a	8	105.01
97a	9	108.60
97a	10	113.97
97a	11	119.27
97a	12	124.82

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"Adjunct assistant professors who are on step 13 or 14 of schedule 97, will receive a five percent (5%) hourly increase upon promotion to adjunct associate professor."

**9. Healthcare**

The month following ratification of the Collective Bargaining Agreement by the executive committee of the UCE of FIT, the UCE of FIT membership, adoption by the FIT Board of Trustees, allocation of promised funds from the City of New York, approval by the Office Municipal Labor Relations, and the City of New York Office of Management and Budget,

- A. All employees who wish to participate in the College's health care plan will be required to contribute, through payroll deductions, as follows:

Employee Only	\$40 per pay period
Employee plus 1	\$70 per pay period
Family	\$90 per pay period

- B. With the exception of those categories listed in subsection c, Out-of-Network Reimbursement will be 300% of Medicare.
- C. Out-of-Network Reimbursement will be 100% of Medicare for Chiropractic, Physical Therapy, and Acupuncture.
- D. It is further agreed that either party may initiate negotiations on healthcare when the City issues its financial package to FIT.

**10. Classroom Assistants – Salary Schedule 85, New Step 11**

Effective upon ratification of the contract, the Salary Schedule 85 (CBA p. 73) will be amended to include Step 11.

**New Step 11**

Full-time: \$83,733

Part-time: \$64.45/hour

**11. Sabbatical Leaves of Absence**

*Revise 40.2 All full-time faculty shall have the right to apply for sabbatical leaves of absence during their sixth (6th) year of continuous full-time service to the College. The earliest a sabbatical leave of absence may be taken is during the seventh year. A faculty member shall be given a semester's advance notice, if possible, regarding action taken on a sabbatical leave application.*

*All full-time faculty who have previously been granted and taken sabbatical leaves of absence must complete a minimum of six (6) years of continuous full-time service to the College from the date of their return to full-time continuous service to be eligible to take another sabbatical leave. The earliest a full-time faculty member may apply for a subsequent sabbatical leave of absence is in their sixth (6th) year of continuous full-time service to the College.*

## **12. Adjunct Faculty - Payment for Course Development**

*Revise 21.5.7 Upon ratification of the contract, adjunct faculty will receive \$2,000 for new course development after the course(s) is/are approved in accordance with the College's formal curriculum approval process.*

## **13. Timeline for Vacation Requests: All full-time Staff**

- Fall semester: 6/1 submission—7/1 approval
- Spring semester: 11/1 submission—12/1 approval
- Summer: 3/1 submission—4/1 approval

Requests outside the timeline shall be on a first-come, first-served basis, subject to business needs and in accordance with Article 33.0. If all other things are equal, seniority prevails.

14. **Tuition reimbursement:** Online course work shall not be completed during working hours.

## **15. Non-expired and expiring MOUs/Side-letters:**

- A. The parties shall incorporate into the successor agreement their earlier stipulation that the College assumes responsibility for the costs of the 22nd day and thereafter of hospital stays. In consideration of that assumption of the cost, the UCE agrees that it will no longer receive the

annual payment by FIT of \$168,000 and FIT will retain \$100,000 annually from the Equity Fund. All other terms of the 2011 stipulation regarding health insurance shall be discarded.

B. Incorporation of all other MOUs/side letters will be addressed through Labor-Management Meeting.

16. **Article 34 Leaves:** To be finalized in Labor-Management Meeting.
  
17. **Article 38 Classroom Faculty Workload:** The parties shall determine whether to move forward with proposed voluntary office hours for evening part-time classroom faculty in Labor-Management Meetings.
  
18. This Agreement is subject to ratification by the executive committee of the UCE of FIT, the UCE of FIT membership, adoption by the FIT Board of Trustees, allocation of promised funds from the City of New York, approval by the Office Municipal Labor Relations, and the City of New York Office of Management and Budget.

For the Union

  
\_\_\_\_\_  
Roberta Elins, President

May 10, 2022  
Date:

For the College

  
\_\_\_\_\_  
Joyce F. Brown, President

10 May 2022  
Date:

Schedule 81											
12/1/2016 FT	3/1/2018 FT		7/1/2019 FT		9/15/2020 FT						
0	92,307.00	0	94,153.14	2.00%	0	96,271.59	2.25%	0	99,159.73	3.00%	7.42%
1	98,919.00	1	100,897.38	2.00%	1	103,167.57	2.25%	1	106,262.60	3.00%	7.42%
2	102,506.00	2	104,556.12	2.00%	2	106,908.63	2.25%	2	110,115.89	3.00%	7.42%
3	106,083.00	3	108,204.66	2.00%	3	110,639.26	2.25%	3	113,958.44	3.00%	7.42%
4	109,669.00	4	111,862.38	2.00%	4	114,379.28	2.25%	4	117,810.66	3.00%	7.42%
5	116,922.00	5	119,260.44	2.00%	5	121,943.80	2.25%	5	125,602.11	3.00%	7.42%
6	121,401.00	6	123,829.02	2.00%	6	126,615.17	2.25%	6	130,413.63	3.00%	7.42%
7	125,875.00	7	128,392.50	2.00%	7	131,281.33	2.25%	7	135,219.77	3.00%	7.42%
8	128,834.00	8	131,410.68	2.00%	8	134,367.42	2.25%	8	138,398.44	3.00%	7.42%
9	134,207.00	9	136,891.14	2.00%	9	139,971.19	2.25%	9	144,170.33	3.00%	7.42%
10	138,905.00	10	141,683.10	2.00%	10	144,870.97	2.25%	10	149,217.10	3.00%	7.42%

Schedule 82											
12/1/2016 FT	3/1/2018 FT		7/1/2019 FT		9/15/2020 FT						
0	75,698.00	0	77,211.96	2.00%	0	78,949.23	2.25%	0	81,317.71	3.00%	7.42%
1	81,121.00	1	82,743.42	2.00%	1	84,605.15	2.25%	1	87,143.30	3.00%	7.42%
2	84,702.00	2	86,396.04	2.00%	2	88,339.95	2.25%	2	90,990.15	3.00%	7.42%
3	88,287.00	3	90,052.74	2.00%	3	92,078.93	2.25%	3	94,841.29	3.00%	7.42%
4	91,867.00	4	93,704.34	2.00%	4	95,812.69	2.25%	4	98,687.07	3.00%	7.42%
5	97,846.00	5	99,802.92	2.00%	5	102,048.49	2.25%	5	105,109.94	3.00%	7.42%
6	101,430.00	6	103,458.60	2.00%	6	105,786.42	2.25%	6	108,960.01	3.00%	7.42%
7	105,014.00	7	107,114.28	2.00%	7	109,524.35	2.25%	7	112,810.08	3.00%	7.42%
8	108,599.00	8	110,770.98	2.00%	8	113,263.33	2.25%	8	116,661.23	3.00%	7.42%
9	113,967.00	9	116,246.34	2.00%	9	118,861.88	2.25%	9	122,427.74	3.00%	7.42%

Schedule 83											
12/1/2016 FT	3/1/2018 FT		7/1/2019 FT		9/15/2020 FT						
0	64,674.00	0	65,967.48	2.00%	0	67,451.75	2.25%	0	69,475.30	3.00%	7.42%
1	69,305.00	1	70,691.10	2.00%	1	72,281.65	2.25%	1	74,450.10	3.00%	7.42%
2	71,453.00	2	72,882.06	2.00%	2	74,521.91	2.25%	2	76,757.56	3.00%	7.42%
3	73,780.00	3	75,255.60	2.00%	3	76,948.85	2.25%	3	79,257.32	3.00%	7.42%
4	76,465.00	4	77,994.30	2.00%	4	79,749.17	2.25%	4	82,141.65	3.00%	7.42%
5	80,048.00	5	81,648.96	2.00%	5	83,486.06	2.25%	5	85,990.64	3.00%	7.42%
6	83,627.00	6	85,299.54	2.00%	6	87,218.78	2.25%	6	89,835.34	3.00%	7.42%
7	87,208.00	7	88,952.16	2.00%	7	90,953.58	2.25%	7	93,682.19	3.00%	7.42%
8	90,791.00	8	92,606.82	2.00%	8	94,690.47	2.25%	8	97,531.19	3.00%	7.42%
9	95,313.00	9	97,219.26	2.00%	9	99,406.69	2.25%	9	102,388.89	3.00%	7.42%

Schedule 84											
12/1/2016 FT	3/1/2018 FT		7/1/2019 FT		9/15/2020 FT						
0	55,550.00	0	56,661.00	2.00%	0	57,935.87	2.25%	0	59,673.95	3.00%	7.42%
1	59,525.00	1	60,715.50	2.00%	1	62,081.60	2.25%	1	63,944.05	3.00%	7.42%
2	62,567.00	2	63,818.34	2.00%	2	65,254.25	2.25%	2	67,211.88	3.00%	7.42%
3	64,720.00	3	66,014.40	2.00%	3	67,499.72	2.25%	3	69,524.72	3.00%	7.42%

Schedule 85																								
12/1/2016 FT	3/1/2018 FT		7/1/2019 FT		9/15/2020 FT	12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT															
0	58,220.00	0	59,384.40	2.00%	0	60,720.55	2.25%	0	62,542.17	3.00%	7.42%	0	44.8		0	46.73	2.25%	0	48.13	3.00%	7.43%			
1	62,390.00	1	63,637.80	2.00%	1	65,069.65	2.25%	1	67,021.74	3.00%	7.42%	1	48.02		1	50.08	2.25%	1	51.58	3.00%	7.41%			
2	64,181.00	2	65,464.62	2.00%	2	66,937.57	2.25%	2	68,945.70	3.00%	7.42%	2	49.39		2	51.51	2.24%	2	53.06	3.01%	7.43%			
3	65,970.00	3	67,289.40	2.00%	3	68,803.41	2.25%	3	70,867.51	3.00%	7.42%	3	50.78		3	52.97	2.26%	3	54.55	2.98%	7.42%			
4	67,761.00	4	69,116.22	2.00%	4	70,671.34	2.25%	4	72,791.48	3.00%	7.42%	4	52.16		4	54.4	2.26%	4	56.03	3.00%	7.42%			
5	69,556.00	5	70,947.12	2.00%	5	72,543.43	2.25%	5	74,719.73	3.00%	7.42%	5	53.51		5	54.58	2.00%	5	55.81	2.25%	5	57.48	2.99%	7.42%
6	71,344.00	6	72,770.88	2.00%	6	74,408.22	2.25%	6	76,440.47	3.00%	7.42%	6	54.91		6	56.01	2.00%	6	57.27	2.25%	6	58.99	3.00%	7.43%
7	74,501.00	7	75,991.02	2.00%	7	77,700.82	2.25%	7	80,031.84	3.00%	7.42%	7	57.32		7	58.47	2.01%	7	59.79	2.26%	7	61.58	2.99%	7.43%
8	76,774.00	8	78,309.48	2.00%	8	80,071.44	2.25%	8	82,473.59	3.00%	7.42%	8	59.06		8	60.24	2.00%	8	61.6	2.26%	8	63.44	2.99%	7.42%
9	79,044.00	9	80,624.88	2.00%	9	82,438.94	2.25%	9	84,912.11	3.00%	7.42%	9	60.84		9	62.06	2.01%	9	63.46	2.26%	9	65.36	2.99%	7.43%
10	81,414.00	10	83,042.28	2.00%	10	84,910.73	2.25%	10	87,458.05	3.00%	7.42%	10	62.66		10	63.91	1.99%	10	65.35	2.25%	10	67.31	3.00%	7.42%
							** eff 7/1/22 Step11	89,949.21	3.00%								** eff 7/1/22 Step11	69.24	3.01%					

Schedule 86																								
12/1/2016 FT	3/1/2018 FT		7/1/2019 FT		9/15/2020 FT	12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT															
0	33,571.00	0	34,242.42	2.00%	0	35,012.87	2.25%	0	36,063.26	3.00%	7.42%	0	21.03		0	21.45	2.00%	0	21.93	2.24%	0	22.59	3.01%	7.42%
1	35,974.00	1	36,693.48	2.00%	1	37,519.08	2.25%	1	38,644.66	3.00%	7.42%	1	22.52		1	22.97	2.00%	1	23.49	2.26%	1	24.19	2.98%	7.42%
2	37,321.00	2	38,067.42	2.00%	2	38,923.94	2.25%	2	40,091.66	3.00%	7.42%	2	23.38		2	23.85	2.01%	2	24.39	2.26%	2	25.12	2.99%	7.44%
3	38,674.00	3	39,447.48	2.00%	3	40,335.05	2.25%	3	41,545.10	3.00%	7.42%	3	24.19		3	24.67	1.98%	3	25.23	2.27%	3	25.98	2.97%	7.40%
4	40,300.00	4	41,106.00	2.00%	4	42,030.89	2.25%	4	43,291.81	3.00%	7.42%	4	25.04		4	25.54	2.00%	4	26.11	2.23%	4	26.9	3.03%	7.43%
5	41,661.00	5	42,494.22	2.00%	5	43,450.34	2.25%	5	44,753.85	3.00%	7.42%	5	25.89		5	26.41	2.01%	5	27	2.23%	5	27.81	3.00%	7.42%
6	43,018.00	6	43,878.36	2.00%	6	44,865.62	2.25%	6	46,211.59	3.00%	7.42%	6	26.73		6	27.26	1.98%	6	27.87	2.24%	6	28.71	3.01%	7.41%
7	44,378.00	7	45,265.56	2.00%	7	46,284.04	2.25%	7	47,672.56	3.00%	7.42%	7	27.71		7	28.26	1.98%	7	28.9	2.26%	7	29.76	2.98%	7.40%
8	45,735.00	8	46,649.70	2.00%	8	47,699.32	2.25%	8	49,130.30	3.00%	7.42%	8	28.55		8	29.12	2.00%	8	29.78	2.27%	8	30.67	2.99%	7.43%
9	47,093.00	9	48,034.86	2.00%	9	49,115.64	2.25%	9	50,589.11	3.00%	7.42%	9	29.41		9	30	2.01%	9	30.68	2.27%	9	31.6	3.00%	7.45%
10	48,507.00	10	49,477.14	2.00%	10	50,590.38	2.25%	10	52,108.09	3.00%	7.42%	10	30.29		10	30.9	2.01%	10	31.6	2.27%	10	32.54	2.97%	7.43%
11	49,962.00	11	50,961.24	2.00%	11	52,107.87	2.25%	11	53,671.10	3.00%	7.42%													

Schedule 87																								
12/1/2016 FT	3/1/2018 FT		7/1/2019 FT		9/15/2020 FT	12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT															
0	36,610.00	0	37,342.20	2.00%	0	38,182.40	2.25%	0	39,327.87	3.00%	7.42%	0	22.92		0	23.38	2.01%	0	23.91	2.27%	0	24.62	2.97%	7.42%

1	39,232.00	1	40,016.64	2.00%	1	40,917.01	2.25%	1	42,144.52	3.00%	7.42%	1	24.55	1	25.04	2.00%	1	25.6	2.24%	1	26.37	3.01%	7.41%
2	40,705.00	2	41,519.10	2.00%	2	42,453.28	2.25%	2	43,726.88	3.00%	7.42%	2	25.45	2	25.96	2.00%	2	26.54	2.23%	2	27.34	3.01%	7.43%
3	42,175.00	3	43,018.50	2.00%	3	43,986.42	2.25%	3	45,306.01	3.00%	7.42%	3	26.38	3	26.91	2.01%	3	27.52	2.27%	3	28.34	2.98%	7.43%
4	43,951.00	4	44,830.02	2.00%	4	45,838.70	2.25%	4	47,213.86	3.00%	7.42%	4	27.31	4	27.86	2.01%	4	28.49	2.26%	4	29.34	2.98%	7.43%
5	45,435.00	5	46,343.70	2.00%	5	47,386.43	2.25%	5	48,808.03	3.00%	7.42%	5	28.21	5	28.77	1.99%	5	29.42	2.26%	5	30.3	2.99%	7.41%
6	46,915.00	6	47,853.30	2.00%	6	48,930.00	2.25%	6	50,397.90	3.00%	7.42%	6	29.15	6	29.73	1.99%	6	30.4	2.25%	6	31.31	2.99%	7.41%
7	48,395.00	7	49,362.90	2.00%	7	50,473.57	2.25%	7	51,987.77	3.00%	7.42%	7	30.23	7	30.83	1.98%	7	31.52	2.24%	7	32.47	3.01%	7.41%
8	49,877.00	8	50,874.54	2.00%	8	52,019.22	2.25%	8	53,579.79	3.00%	7.42%	8	31.16	8	31.78	1.99%	8	32.5	2.27%	8	33.47	2.98%	7.41%
9	51,360.00	9	52,387.20	2.00%	9	53,565.91	2.25%	9	55,172.89	3.00%	7.42%	9	32.07	9	32.71	2.00%	9	33.45	2.26%	9	34.45	2.99%	7.42%
10	52,902.00	10	53,960.04	2.00%	10	55,174.14	2.25%	10	56,829.37	3.00%	7.42%	10	33.03	10	33.69	2.00%	10	34.45	2.26%	10	35.48	2.99%	7.42%
11	54,487.00	11	55,576.74	2.00%	11	56,827.22	2.25%	11	58,532.03	3.00%	7.42%												

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12/1/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT																
0	39,931.00	0	40,729.62	2.00%	0	41,646.04	2.25%	0	42,895.42	3.00%	7.42%	0	24.98	0	25.48	2.00%	0	26.05	2.24%	0	26.83	2.99%	7.41%
1	42,792.00	1	43,647.84	2.00%	1	44,629.92	2.25%	1	45,968.81	3.00%	7.42%	1	26.77	1	27.31	2.02%	1	27.92	2.23%	1	28.76	3.01%	7.43%
2	44,394.00	2	45,281.88	2.00%	2	46,300.72	2.25%	2	47,689.74	3.00%	7.42%	2	27.76	2	28.32	2.02%	2	28.96	2.26%	2	29.83	3.00%	7.46%
3	45,998.00	3	46,917.96	2.00%	3	47,973.61	2.25%	3	49,412.82	3.00%	7.42%	3	28.78	3	29.36	2.02%	3	30.02	2.25%	3	30.92	3.00%	7.44%
4	47,936.00	4	48,894.72	2.00%	4	49,994.85	2.25%	4	51,494.70	3.00%	7.42%	4	29.8	4	30.4	2.01%	4	31.08	2.24%	4	32.02	3.02%	7.45%
5	49,550.00	5	50,541.00	2.00%	5	51,678.17	2.25%	5	53,228.52	3.00%	7.42%	5	30.78	5	31.4	2.01%	5	32.11	2.26%	5	33.07	2.99%	7.44%
6	51,171.00	6	52,194.42	2.00%	6	53,368.79	2.25%	6	54,969.86	3.00%	7.42%	6	31.77	6	32.41	2.01%	6	33.14	2.25%	6	34.13	2.99%	7.43%
7	52,782.00	7	53,837.64	2.00%	7	55,048.99	2.25%	7	56,700.46	3.00%	7.42%	7	32.95	7	33.61	2.00%	7	34.37	2.26%	7	35.4	3.00%	7.44%
8	54,399.00	8	55,486.98	2.00%	8	56,735.44	2.25%	8	58,437.50	3.00%	7.42%	8	33.98	8	34.66	2.00%	8	35.44	2.25%	8	36.5	2.99%	7.42%
9	56,014.00	9	57,134.28	2.00%	9	58,419.80	2.25%	9	60,172.40	3.00%	7.42%	9	34.98	9	35.68	2.00%	9	36.48	2.24%	9	37.58	3.02%	7.43%
10	57,695.00	10	58,848.90	2.00%	10	60,173.00	2.25%	10	61,978.19	3.00%	7.42%	10	36.02	10	36.74	2.00%	10	37.57	2.26%	10	38.69	2.98%	7.41%
11	59,425.00	11	60,613.50	2.00%	11	61,977.30	2.25%	11	63,836.62	3.00%	7.42%												

Schedule 89

12/1/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT																
0	43,548.00	0	44,418.96	2.00%	0	45,418.39	2.25%	0	46,780.94	3.00%	7.42%	0	27.25	0	27.8	2.02%	0	28.43	2.27%	0	29.28	2.99%	7.45%
1	46,665.00	1	47,598.30	2.00%	1	48,669.26	2.25%	1	50,129.34	3.00%	7.42%	1	29.19	1	29.77	1.99%	1	30.44	2.25%	1	31.35	2.99%	7.40%
2	48,414.00	2	49,382.28	2.00%	2	50,493.38	2.25%	2	52,008.18	3.00%	7.42%	2	30.29	2	30.9	2.01%	2	31.6	2.27%	2	32.54	2.97%	7.43%
3	50,169.00	3	51,172.38	2.00%	3	52,323.76	2.25%	3	53,893.47	3.00%	7.42%	3	31.4	3	32.03	2.01%	3	32.75	2.25%	3	33.73	2.99%	7.42%
4	52,281.00	4	53,326.62	2.00%	4	54,526.47	2.25%	4	56,162.26	3.00%	7.42%	4	32.48	4	33.13	2.00%	4	33.88	2.26%	4	34.89	2.98%	7.42%
5	54,042.00	5	55,122.84	2.00%	5	56,343.10	2.25%	5	58,054.00	3.00%	7.42%	5	33.55	5	34.22	2.00%	5	34.99	2.25%	5	36.04	3.00%	7.42%
6	55,805.00	6	56,921.10	2.00%	6	58,201.82	2.25%	6	59,947.88	3.00%	7.42%	6	34.7	6	35.39	1.99%	6	36.19	2.26%	6	37.27	2.98%	7.41%
7	57,566.00	7	58,717.32	2.00%	7	60,038.46	2.25%	7	61,839.61	3.00%	7.42%	7	35.95	7	36.67	2.00%	7	37.5	2.26%	7	38.62	2.99%	7.43%
8	59,329.00	8	60,515.58	2.00%	8	61,877.18	2.25%	8	63,733.50	3.00%	7.42%	8	37.03	8	37.77	2.00%	8	38.62	2.25%	8	39.78	3.00%	7.43%
9	61,093.00	9	62,314.86	2.00%	9	63,716.94	2.25%	9	65,628.45	3.00%	7.42%	9	38.14	9	38.9	1.99%	9	39.78	2.26%	9	40.97	2.99%	7.42%
10	62,924.00	10	64,182.48	2.00%	10	65,626.59	2.25%	10	67,595.38	3.00%	7.42%	10	39.27	10	40.06	2.01%	10	40.96	2.25%	10	42.19	3.00%	7.44%

Schedule 90

12/1/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT																
0	47,493.00	0	48,442.86	2.00%	0	49,532.82	2.25%	0	51,018.81	3.00%	7.42%	0	29.72	0	30.31		0	30.99		0	31.92		
1	50,898.00	1	51,915.96	2.00%	1	53,084.07	2.25%	1	54,676.59	3.00%	7.42%	1	31.8	1	32.44		1	33.17		1	34.17		
2	52,801.00	2	53,857.02	2.00%	2	55,068.80	2.25%	2	56,720.87	3.00%	7.42%	2	33.02	2	33.68		2	34.44		2	35.47		
3	54,711.00	3	55,805.22	2.00%	3	57,060.84	2.25%	3	58,772.66	3.00%	7.42%	3	34.25	3	34.94		3	35.73		3	36.8		
4	57,017.00	4	58,157.34	2.00%	4	59,465.88	2.25%	4	61,249.86	3.00%	7.42%	4	35.42	4	36.13		4	36.94		4	38.05		
5	58,938.00	5	60,116.76	2.00%	5	61,469.39	2.25%	5	63,313.47	3.00%	7.42%	5	36.61	5	37.34		5	38.18		5	39.33		
6	60,862.00	6	62,079.24	2.00%	6	63,476.02	2.25%	6	65,380.30	3.00%	7.42%	6	37.77	6	38.53		6	39.4		6	40.58		
7	62,781.00	7	64,036.62	2.00%	7	65,477.44	2.25%	7	67,441.77	3.00%	7.42%	7	39.18	7	39.96		7	40.86		7	42.08		
8	64,702.00	8	65,996.04	2.00%	8	67,480.95	2.25%	8	69,505.38	3.00%	7.42%	8	40.38	8	41.19		8	42.12		8	43.38		
9	66,625.00	9	67,957.50	2.00%	9	69,486.54	2.25%	9	71,571.14	3.00%	7.42%	9	41.6	9	42.43		9	43.38		9	44.69		
10	68,626.00	10	69,998.52	2.00%	10	71,573.49	2.25%	10	73,720.69	3.00%	7.42%	10	42.84	10	43.7		10	44.68		10	46.02		

Schedule 91

12/1/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT																
0	51,799.00	0	52,834.98	2.00%	0	54,023.77	2.25%	0	55,444.48	3.00%	7.42%	0	32.4	0	33.05		0	33.79		0	34.81		
1	55,512.00	1	56,622.24	2.00%	1	57,896.24	2.25%	1	59,433.13	3.00%	7.42%	1	34.73	1	35.42		1	36.22		1	37.3		
2	57,593.00	2	58,744.86	2.00%	2	60,066.62	2.25%	2	61,868.62	3.00%	7.42%	2	35.99	2	36.71		2	37.54		2	38.66		
3	59,672.00	3	60,865.44	2.00%	3	62,234.91	2.25%	3	64,101.96	3.00%	7.42%	3	37.34	3	38.09		3	38.95		3	40.12		
4	62,186.00	4	63,429.72	2.00%	4	64,856.89	2.25%	4	66,802.60	3.00%	7.42%	4	38.64	4	39.41		4	40.3		4	41.51		
5	64,281.00	5	65,566.62	2.00%	5	67,041.87	2.25%	5	69,053.13	3.00%	7.42%	5	39.92	5	40.72		5	41.64		5	42.89		
6	66,376.00	6	67,703.52	2.00%	6	69,226.85	2.25%	6	71,303.65	3.00%	7.42%	6	41.24	6	42.06		6	43.01		6	44.3		
7	68,476.00	7	69,845.52	2.00%	7	71,417.04	2.25%	7	73,559.56	3.00%	7.42%	7	42.75	7	43.61		7	44.59		7	45.93		
8	70,568.00	8	71,979.36	2.00%	8	73,598.90	2.25%	8	75,806.86	3.00%	7.42%	8	44.03	8	44.91		8	45.92		8	47.3		

9	79,249.00	9	80,833.98	2.00%	9	82,652.74	2.25%	9	85,132.33	3.00%	7.42%	9	49.48	9	50.47	2.00%	9	51.61	2.26%	9	53.15	2.98%	7.42%
10	81,624.00	10	83,256.48	2.00%	10	85,129.75	2.25%	10	87,683.64	3.00%	7.42%	10	50.96	10	51.98	2.00%	10	53.15	2.25%	10	54.74	2.99%	7.42%

Schedule 93

12/1/2016 FT		3/1/2018 FT		7/1/2019 FT		9/15/2020 FT		12/1/2016 PT		3/1/2018 PT		7/1/2019 PT		9/15/2020 PT									
0	61,613.00	0	62,845.26	2.00%	0	64,259.28	2.25%	0	66,187.06	3.00%	7.42%	0	39.33	0	40.21	2.24%	0	41.42	3.01%	7.42%			
1	66,024.00	1	67,344.48	2.00%	1	68,859.73	2.25%	1	70,925.52	3.00%	7.42%	1	41.29	1	42.12	2.01%	1	43.07	2.26%	1	44.36	3.00%	7.44%
2	68,501.00	2	69,871.02	2.00%	2	71,443.12	2.25%	2	73,586.41	3.00%	7.42%	2	42.85	2	43.71	2.01%	2	44.69	2.24%	2	46.03	3.00%	7.42%
3	70,977.00	3	72,396.54	2.00%	3	74,025.46	2.25%	3	76,246.23	3.00%	7.42%	3	44.38	3	45.27	2.01%	3	46.29	2.25%	3	47.68	3.00%	7.44%
4	73,964.00	4	75,443.28	2.00%	4	77,140.75	2.25%	4	79,454.98	3.00%	7.42%	4	45.93	4	46.85	2.00%	4	47.9	2.24%	4	49.34	3.01%	7.42%
5	76,459.00	5	77,988.18	2.00%	5	79,742.91	2.25%	5	82,135.20	3.00%	7.42%	5	47.49	5	48.44	2.00%	5	49.53	2.25%	5	51.02	3.01%	7.43%
6	78,953.00	6	80,532.06	2.00%	6	82,344.03	2.25%	6	84,814.35	3.00%	7.42%	6	49.03	6	50.01	2.00%	6	51.14	2.26%	6	52.67	2.99%	7.42%
7	81,446.00	7	83,074.92	2.00%	7	84,944.11	2.25%	7	87,492.43	3.00%	7.42%	7	50.83	7	51.85	2.01%	7	53.02	2.26%	7	54.61	3.00%	7.44%
8	83,940.00	8	85,618.80	2.00%	8	87,545.22	2.25%	8	90,171.58	3.00%	7.42%	8	52.4	8	53.45	2.00%	8	54.65	2.25%	8	56.29	3.00%	7.42%
9	86,433.00	9	88,161.66	2.00%	9	90,145.30	2.25%	9	92,849.66	3.00%	7.42%	9	53.94	9	55.02	2.00%	9	56.26	2.25%	9	57.95	3.00%	7.43%
10	89,027.00	10	90,807.54	2.00%	10	92,850.71	2.25%	10	95,636.23	3.00%	7.42%	10	55.55	10	56.66	2.00%	10	57.93	2.24%	10	59.67	3.00%	7.42%

Schedule 94

12/1/2016 FT		3/1/2018 FT		7/1/2019 FT		9/15/2020 FT		12/1/2016 PT		3/1/2018 PT		7/1/2019 PT		9/15/2020 PT									
0	67,194.00	0	68,537.88	2.00%	0	70,079.98	2.25%	0	72,182.38	3.00%	7.42%	0	42.02	0	43.82	2.24%	0	45.14	3.01%	7.43%			
1	72,010.00	1	73,450.20	2.00%	1	75,102.83	2.25%	1	77,355.91	3.00%	7.42%	1	45.02	1	46.95	2.24%	1	48.36	3.00%	7.42%			
2	74,706.00	2	76,200.12	2.00%	2	77,914.62	2.25%	2	80,252.06	3.00%	7.42%	2	46.73	2	48.73	2.25%	2	50.19	3.00%	7.40%			
3	77,405.00	3	78,953.10	2.00%	3	80,729.54	2.25%	3	83,151.43	3.00%	7.42%	3	48.38	3	49.35	2.00%	3	51.97	2.99%	7.42%			
4	80,669.00	4	82,282.38	2.00%	4	84,133.73	2.25%	4	86,657.75	3.00%	7.42%	4	50.08	4	51.08	2.00%	4	52.23	2.25%	4	53.8	3.01%	7.43%
5	83,389.00	5	85,056.78	2.00%	5	86,970.56	2.25%	5	89,579.67	3.00%	7.42%	5	51.77	5	52.81	2.01%	5	54	2.25%	5	55.62	3.00%	7.44%
6	86,104.00	6	87,826.08	2.00%	6	89,826.17	2.25%	6	92,496.23	3.00%	7.42%	6	53.46	6	54.53	2.00%	6	55.76	2.26%	6	57.43	2.99%	7.43%
7	88,821.00	7	90,597.42	2.00%	7	92,635.86	2.25%	7	95,414.94	3.00%	7.42%	7	55.42	7	56.53	2.00%	7	57.8	2.25%	7	59.54	3.01%	7.43%
8	91,545.00	8	93,375.90	2.00%	8	95,476.86	2.25%	8	98,341.16	3.00%	7.42%	8	57.12	8	58.26	2.00%	8	59.57	2.25%	8	61.36	3.00%	7.42%
9	94,261.00	9	96,146.22	2.00%	9	98,309.51	2.25%	9	101,258.80	3.00%	7.42%	9	58.81	9	59.99	2.01%	9	61.34	2.25%	9	63.18	3.00%	7.43%
10	97,091.00	10	99,032.82	2.00%	10	101,261.06	2.25%	10	104,298.89	3.00%	7.42%	10	60.58	10	61.79	2.00%	10	63.18	2.25%	10	65.08	3.01%	7.43%

Schedule 95

12/1/2016 FT		3/1/2018 FT		7/1/2019 FT		9/15/2020 FT		12/1/2016 PT		3/1/2018 PT		7/1/2019 PT		9/15/2020 PT									
0	73,285.00	0	74,750.70	2.00%	0	76,432.59	2.25%	0	78,725.57	3.00%	7.42%	0	45.82	0	47.79	2.25%	0	49.23	3.01%	7.44%			
1	78,533.00	1	80,103.66	2.00%	1	81,905.99	2.25%	1	84,363.17	3.00%	7.42%	1	49.09	1	50.07	2.00%	1	51.2	2.26%	1	52.73	2.99%	7.41%
2	81,482.00	2	83,111.64	2.00%	2	84,981.65	2.25%	2	87,531.10	3.00%	7.42%	2	50.94	2	51.96	2.00%	2	53.13	2.25%	2	54.72	2.99%	7.42%
3	84,425.00	3	86,113.50	2.00%	3	88,051.05	2.25%	3	90,492.59	3.00%	7.42%	3	52.82	3	53.88	2.01%	3	55.09	2.25%	3	56.75	3.01%	7.44%
4	89,979.00	4	89,738.58	2.00%	4	91,757.70	2.25%	4	94,510.43	3.00%	7.42%	4	54.62	4	55.71	2.00%	4	56.96	2.24%	4	58.67	3.00%	7.41%
5	90,947.00	5	92,765.94	2.00%	5	94,853.17	2.25%	5	97,698.77	3.00%	7.42%	5	56.5	5	57.63	2.00%	5	58.93	2.26%	5	60.69	2.99%	7.42%
6	93,912.00	6	95,790.24	2.00%	6	97,945.52	2.25%	6	100,883.89	3.00%	7.42%	6	58.32	6	59.49	2.01%	6	60.83	2.25%	6	62.65	2.99%	7.42%
7	96,875.00	7	98,812.50	2.00%	7	101,035.78	2.25%	7	104,066.85	3.00%	7.42%	7	60.43	7	61.64	2.00%	7	63.03	2.26%	7	64.92	3.00%	7.43%
8	99,843.00	8	101,839.86	2.00%	8	104,131.26	2.25%	8	107,255.19	3.00%	7.42%	8	62.29	8	63.54	2.01%	8	64.97	2.25%	8	66.92	3.00%	7.43%
9	102,808.00	9	104,864.16	2.00%	9	107,223.60	2.25%	9	110,440.31	3.00%	7.42%	9	64.16	9	65.44	2.00%	9	66.91	2.25%	9	68.92	3.00%	7.42%
10	105,893.00	10	108,010.86	2.00%	10	110,441.10	2.25%	10	113,754.34	3.00%	7.42%	10	66.07	10	67.39	2.00%	10	68.91	2.26%	10	70.97	2.99%	7.42%

Schedule 96

12/1/2016 FT		3/1/2018 FT		7/1/2019 FT		9/15/2020 FT		12/1/2016 PT		3/1/2018 PT		7/1/2019 PT		9/15/2020 PT									
0	79,927.00	0	81,525.54	2.00%	0	83,359.86	2.25%	0	85,860.66	3.00%	7.42%	0	49.99	0	50.99	2.00%	0	52.14	2.26%	0	53.7	2.99%	7.42%
1	85,648.00	1	87,360.96	2.00%	1	89,326.58	2.25%	1	92,006.38	3.00%	7.42%	1	53.52	1	54.59	2.00%	1	55.82	2.25%	1	57.49	2.99%	7.42%
2	88,864.00	2	90,641.28	2.00%	2	92,680.71	2.25%	2	95,461.13	3.00%	7.42%	2	55.57	2	56.68	2.00%	2	57.96	2.26%	2	59.69	2.98%	7.41%
3	92,072.00	3	93,913.44	2.00%	3	96,026.49	2.25%	3	98,907.29	3.00%	7.42%	3	57.59	3	58.74	2.00%	3	60.06	2.25%	3	61.86	3.00%	7.41%
4	95,952.00	4	97,871.04	2.00%	4	100,073.14	2.25%	4	103,075.33	3.00%	7.42%	4	59.57	4	60.76	2.00%	4	62.13	2.25%	4	63.99	2.99%	7.42%
5	99,186.00	5	101,169.72	2.00%	5	103,446.04	2.25%	5	106,549.42	3.00%	7.42%	5	61.59	5	62.82	2.00%	5	64.23	2.24%	5	66.16	3.00%	7.42%
6	102,421.00	6	104,469.42	2.00%	6	106,819.98	2.25%	6	110,024.58	3.00%	7.42%	6	63.58	6	64.85	2.00%	6	66.31	2.25%	6	68.3	3.00%	7.42%
7	105,656.00	7	107,769.12	2.00%	7	110,193.93	2.25%	7	113,499.74	3.00%	7.42%	7	65.93	7	67.25	2.00%	7	68.76	2.25%	7	70.83	3.01%	7.43%
8	108,887.00	8	111,064.74	2.00%	8	113,563.70	2.25%	8	116,970.61	3.00%	7.42%	8	67.95	8	69.31	2.00%	8	70.87	2.25%	8	73	3.01%	7.43%
9	112,124.00	9	114,366.48	2.00%	9	116,939.73	2.25%	9	120,447.92	3.00%	7.42%	9	69.97	9	71.37	2.00%	9	72.98	2.26%	9	75.17	3.00%	7.43%
10	115,488.00	10	117,797.76	2.00%	10	120,448.21	2.25%	10	124,061.66	3.00%	7.42%	10	72.08	10	73.52	2.00%	10	75.17	2.24%	10	77.43	3.01%	7.42%

Schedule 97

12/1/2016 PT		3/1/2018 PT		7/1/2019 PT		9/15/2020 PT					
0	72.08	0	73.52	2.00%	0	75.17	2.24%	0	77.43	3.01%	7.42%
1	77.26	1	78.81	2.01%	1	80.58	2.25%	1	83	3.00%	7.43%
2	80.54	2	82.15	2.00%	2	84	2.25%	2	86.52	3.00%	7.42%
3	83.87	3	85.55	2.00%	3	87.47	2.24%	3	90.1	3.01%	7.43%
4	87.17	4	88.91	2.00%	4	90.91	2.25%	4	93.64	3.00%	7.42%
5	90.44	5	92.25	2.00%	5	94.33	2.25%	5	97.16	3.00%	7.43%
6	93.75	6	95.63	2.01%	6	97.78	2.25%	6	100.72	3.01%	7.43%
7	97.11	7	99.05	2.00%	7	101.28	2.25%	7	104.32	3.00%	7.42%
8	100.4	8	102.41	2.00%	8	104.71	2.25%	8	107.86	3.01%	7.43%
9	103.7	9	105.77	2.00%	9	108.15	2.25%	9	111.39		



2	81.12	2	82.74	2.00%	2	84.6	2.25%	2	87.14	3.00%	7.42%
3	84.7	3	86.39	2.00%	3	88.33	2.25%	3	90.98	3.00%	7.41%
4	88.29	4	90.06	2.00%	4	92.09	2.25%	4	94.85	3.00%	7.43%
5	91.87	5	93.71	2.00%	5	95.82	2.25%	5	98.69	3.00%	7.42%
6	97.85	6	99.81	2.00%	6	102.06	2.25%	6	105.12	3.00%	7.43%
7	101.43	7	103.46	2.00%	7	105.79	2.25%	7	108.96	3.00%	7.42%
8	105.01	8	107.11	2.00%	8	109.52	2.25%	8	112.81	3.00%	7.43%
9	108.6	9	110.77	2.00%	9	113.26	2.25%	9	116.66	3.00%	7.42%
10	113.97	10	116.25	2.00%	10	118.87	2.25%	10	122.43	2.99%	7.42%
									128.13	3.00%	
									134.09	3.00%	
									140.31	2.99%	

\*\*\* Eff. 7/1/22 Step11

\*\*\* Eff. 7/1/22 Step 12

\*\*\* Eff. 7/1/22 Step13

Schedule 97B											
12/1/2016 PT	3/1/2018 PT				7/1/2019 PT				9/15/2020 PT		
1	92.31	1	94.16	2.00%	1	96.28	2.25%	1	99.17	3.00%	7.43%
2	98.92	2	100.9	2.00%	2	103.17	2.25%	2	106.27	3.00%	7.43%
3	102.51	3	104.56	2.00%	3	106.91	2.25%	3	110.12	3.00%	7.42%
4	106.08	4	108.2	2.00%	4	110.63	2.25%	4	113.95	3.00%	7.42%
5	109.67	5	111.86	2.00%	5	114.38	2.25%	5	117.81	3.00%	7.42%
6	116.92	6	119.26	2.00%	6	121.94	2.25%	6	125.6	3.00%	7.42%
7	121.4	7	123.83	2.00%	7	126.62	2.25%	7	130.41	2.99%	7.42%
8	125.88	8	128.4	2.00%	8	131.29	2.25%	8	135.23	3.00%	7.43%
9	128.83	9	131.41	2.00%	9	134.37	2.25%	9	138.4	3.00%	7.43%
10	134.21	10	136.89	2.00%	10	139.97	2.25%	10	144.17	3.00%	7.42%
11	138.9	11	141.68	2.00%	11	144.87	2.25%	11	149.21	3.00%	7.42%

Schedule 98											
12/1/2016 PT	3/1/2018 PT				7/1/2019 PT				9/15/2020 PT		
0	40.38	0	41.19	2.01%	0	42.12	2.26%	0	43.38	2.99%	7.43%
1	43.25	1	44.12	2.01%	1	45.11	2.24%	1	46.47	3.01%	7.45%
2	45.1	2	46	2.00%	2	47.04	2.26%	2	48.45	3.00%	7.43%
3	46.98	3	47.92	2.00%	3	49	2.25%	3	50.47	3.00%	7.43%
4	48.84	4	49.82	2.01%	4	50.94	2.25%	4	52.47	3.00%	7.43%
5	50.68	5	51.69	1.99%	5	52.85	2.24%	5	54.44	3.01%	7.42%
6	52.52	6	53.57	2.00%	6	54.78	2.26%	6	56.42	2.99%	7.43%
7	54.38	7	55.47	2.00%	7	56.72	2.25%	7	58.42	3.00%	7.43%
8	56.17	8	57.29	1.99%	8	58.58	2.25%	8	60.34	3.00%	7.42%
9	58.1	9	59.26	2.00%	9	60.59	2.24%	9	62.41	3.00%	7.42%
10	59.91	10	61.11	2.00%	10	62.49	2.26%	10	64.36	2.99%	7.43%
11	61.8	11	63.04	2.01%	11	64.46	2.25%	11	66.39	2.99%	7.43%
12	63.66	12	64.93	1.99%	12	66.39	2.25%	12	68.38	3.00%	7.41%
13	65.89	13	67.21	2.00%	13	68.72	2.25%	13	70.78	3.00%	7.42%
14	67.87	14	69.23	2.00%	14	70.79	2.25%	14	72.91	2.99%	7.43%

Schedule 98A											
12/1/2016 PT	3/1/2018 PT				7/1/2019 PT				9/15/2020 PT		
1	48.52	1	49.49	2.00%	1	50.6	2.24%	1	52.12	3.00%	7.42%
2	52	2	53.04	2.00%	2	54.23	2.24%	2	55.86	3.01%	7.42%
3	54.3	3	55.39	2.01%	3	56.64	2.26%	3	58.34	3.00%	7.44%
4	56.59	4	57.72	2.00%	4	59.02	2.25%	4	60.79	3.00%	7.42%
5	58.89	5	60.07	2.00%	5	61.42	2.25%	5	63.26	3.00%	7.42%
6	62.72	6	63.97	1.99%	6	65.41	2.25%	6	67.37	3.00%	7.41%
7	65.02	7	66.32	2.00%	7	67.81	2.25%	7	69.85	3.01%	7.43%
8	67.32	8	68.67	2.01%	8	70.22	2.26%	8	72.32	2.99%	7.43%
9	69.61	9	71	2.00%	9	72.6	2.25%	9	74.78	3.00%	7.43%
10	73.06	10	74.52	2.00%	10	76.2	2.25%	10	78.48	2.99%	7.42%

Schedule 98B											
12/1/2016 PT	3/1/2018 PT				7/1/2019 PT				9/15/2020 PT		
1	59.17	1	60.35	1.99%	1	61.71	2.25%	1	63.56	3.00%	7.42%
2	63.41	2	64.68	2.00%	2	66.14	2.26%	2	68.12	2.99%	7.43%
3	65.71	3	67.02	1.99%	3	68.53	2.25%	3	70.58	2.99%	7.41%
4	68	4	69.36	2.00%	4	70.92	2.25%	4	73.05	3.00%	7.43%
5	70.3	5	71.71	2.01%	5	73.32	2.25%	5	75.52	3.00%	7.43%
6	74.95	6	76.45	2.00%	6	78.17	2.25%	6	80.52	3.01%	7.43%
7	77.82	7	79.38	2.00%	7	81.17	2.25%	7	83.6	2.99%	7.43%
8	80.69	8	82.3	2.00%	8	84.15	2.25%	8	86.68	3.01%	7.42%
9	82.59	9	84.24	2.00%	9	86.14	2.26%	9	88.72	3.00%	7.42%
10	86.03	10	87.75	2.00%	10	89.72	2.25%	10	92.42	3.01%	7.43%
11	89.04	11	90.82	2.00%	11	92.86	2.25%	11	95.65	3.00%	7.42%

Schedule 99																							
12/1/2016 FT	3/1/2018 FT				7/1/2019 FT			9/15/2020 FT	12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT											
1	83,921.00	1	85,599.42	2.00%	1	87,525.41	2.25%	1	90,151.17	3.00%	7.42%	1	52.49	1	53.54	2.00%	1	54.74	2.24%	1	56.39	3.01%	7.43%
2	89,928.00	2	91,726.56	2.00%	2	93,790.41	2.25%	2	96,604.12	3.00%	7.42%	2	56.2	2	57.32	1.99%	2	58.61	2.25%	2	60.37	3.00%	7.42%
3	93,305.00	3	95,171.10	2.00%	3	97,312.45	2.25%	3	100,231.82	3.00%	7.42%	3	58.34	3	59.51	2.01%	3	60.85	2.25%	3	62.67	2.99%	7.42%
4	96,674.00	4	98,607.48	2.00%	4	100,826.15	2.25%	4	103,850.93	3.00%	7.42%	4	60.47	4	61.68	2.00%	4	63.07	2.25%	4	64.96	3.00%	7.43%
5	100,749.00	5	102,763.98	2.00%	5	105,076.17	2.25%	5	108,228.45	3.00%	7.42%	5	62.55	5	63.8	2.00%	5	65.24	2.26%	5	67.19	2.99%	7.42%
6	104,143.00	6	106,225.86	2.00%	6	108,615.94	2.25%	6	111,874.42	3.00%	7.42%	6	64.67	6	65.96	1.99%	6	67.44	2.24%	6	69.47	3.01%	7.42%

7	107,540.00	7	109,690.80	2.00%	7	112,158.84	2.25%	7	115,523.61	3.00%	7.42%	7	66.76	7	68.1	2.01%	7	69.63	2.25%	7	71.72	3.00%	7.43%
8	110,936.00	8	113,154.72	2.00%	8	115,700.70	2.25%	8	119,171.72	3.00%	7.42%	8	69.23	8	70.61	1.99%	8	72.2	2.25%	8	74.36	2.99%	7.41%
9	114,330.00	9	116,616.60	2.00%	9	119,240.47	2.25%	9	122,817.69	3.00%	7.42%	9	71.35	9	72.78	2.00%	9	74.42	2.25%	9	76.65	3.00%	7.43%
10	117,729.00	10	120,083.58	2.00%	10	122,785.46	2.25%	10	126,469.02	3.00%	7.42%	10	73.47	10	74.94	2.00%	10	76.63	2.26%	10	78.93	3.00%	7.43%
11	121,261.00	11	123,686.22	2.00%	11	126,469.16	2.25%	11	130,263.23	3.00%	7.42%	11	75.69	11	77.2	1.99%	11	78.94	2.25%	11	81.31	3.00%	7.43%

Schedule 100

12/1/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 44.26	0 45.15 2.01%	0 46.17 2.26%	0 47.55 2.99% 7.43%
1 47.42	1 48.37 2.00%	1 49.46 2.25%	1 50.94 2.99% 7.42%
2 50.72	2 51.73 1.99%	2 52.89 2.24%	2 54.48 3.01% 7.41%
3 54.3	3 55.39 2.01%	3 56.64 2.26%	3 58.34 3.00% 7.44%
4 54.3	4 55.39 2.01%	4 56.64 2.26%	4 58.34 3.00% 7.44%
5 54.3	5 55.39 2.01%	5 56.64 2.26%	5 58.34 3.00% 7.44%
6 64.28	6 65.57 2.01%	6 67.05 2.26%	6 69.06 3.00% 7.44%

Schedule 21															
12/16/2016 FT				3/1/2018 FT				7/1/2019 FT				9/15/2020 FT			
1	51,290.00	1	52,315.80	2.00%	1	53,492.91	2.25%	1	55,097.69	3.00%	7.42%				
2	52,715.00	2	53,769.30	2.00%	2	54,979.11	2.25%	2	56,628.48	3.00%	7.42%				
3	54,154.00	3	55,237.08	2.00%	3	56,479.91	2.25%	3	58,174.31	3.00%	7.42%				
4	55,971.00	4	57,090.42	2.00%	4	58,374.95	2.25%	4	60,126.20	3.00%	7.42%				
5	57,415.00	5	58,563.30	2.00%	5	59,880.97	2.25%	5	61,677.40	3.00%	7.42%				
6	58,852.00	6	60,029.04	2.00%	6	61,379.69	2.25%	6	63,221.08	3.00%	7.42%				
7	60,300.00	7	61,506.00	2.00%	7	62,889.89	2.25%	7	64,776.58	3.00%	7.42%				
8	61,743.00	8	62,977.86	2.00%	8	64,394.86	2.25%	8	66,326.71	3.00%	7.42%				
9	63,182.00	9	64,445.64	2.00%	9	65,895.67	2.25%	9	67,872.54	3.00%	7.42%				
10	65,763.00	10	67,078.26	2.00%	10	68,587.52	2.25%	10	70,645.15	3.00%	7.42%				

Schedule 40															
12/16/2016 FT				3/1/2018 FT				7/1/2019 FT				9/15/2020 FT			
0	56,068.00	0	57,189.36	2.00%	0	58,476.12	2.25%	0	60,230.40	3.00%	7.42%				
1	60,085.00	1	61,286.70	2.00%	1	62,665.65	2.25%	1	64,545.62	3.00%	7.42%				
2	62,566.00	2	63,817.32	2.00%	2	65,253.21	2.25%	2	67,210.81	3.00%	7.42%				
3	65,051.00	3	66,352.02	2.00%	3	67,844.94	2.25%	3	69,880.29	3.00%	7.42%				
4	68,004.00	4	69,364.08	2.00%	4	70,924.77	2.25%	4	73,052.52	3.00%	7.42%				
5	70,508.00	5	71,918.16	2.00%	5	73,536.32	2.25%	5	75,742.41	3.00%	7.42%				
6	73,012.00	6	74,472.24	2.00%	6	76,147.87	2.25%	6	78,432.30	3.00%	7.42%				
7	75,508.00	7	77,018.16	2.00%	7	78,751.07	2.25%	7	81,113.60	3.00%	7.42%				
8	78,011.00	8	79,571.22	2.00%	8	81,361.57	2.25%	8	83,802.42	3.00%	7.42%				
9	80,510.00	9	82,120.20	2.00%	9	83,967.90	2.25%	9	86,486.94	3.00%	7.42%				
10	82,926.00	10	84,584.52	2.00%	10	86,487.67	2.25%	10	89,082.30	3.00%	7.42%				

Schedule 42															
12/16/2016 FT				3/1/2018 FT				7/1/2019 FT				9/15/2020 FT			
1	40,234.00	1	41,038.68	2.00%	1	41,962.05	2.25%	1	43,220.91	3.00%	7.42%				
2	43,117.00	2	43,979.34	2.00%	2	44,968.88	2.25%	2	46,317.94	3.00%	7.42%				
3	44,433.00	3	45,321.66	2.00%	3	46,341.40	2.25%	3	47,731.64	3.00%	7.42%				
4	45,762.00	4	46,677.24	2.00%	4	47,727.48	2.25%	4	49,159.30	3.00%	7.42%				
5	47,083.00	5	48,024.66	2.00%	5	49,105.21	2.25%	5	50,578.37	3.00%	7.42%				
6	48,404.00	6	49,372.08	2.00%	6	50,482.95	2.25%	6	51,997.44	3.00%	7.42%				
7	49,736.00	7	50,730.72	2.00%	7	51,872.16	2.25%	7	53,428.33	3.00%	7.42%				
8	51,061.00	8	52,082.22	2.00%	8	53,254.07	2.25%	8	54,851.69	3.00%	7.42%				
9	52,380.00	9	53,427.60	2.00%	9	54,629.72	2.25%	9	56,268.61	3.00%	7.42%				
10	53,708.00	10	54,782.16	2.00%	10	56,014.76	2.25%	10	57,695.20	3.00%	7.42%				
11	55,771.00	11	56,886.42	2.00%	11	58,166.36	2.25%	11	59,911.36	3.00%	7.42%				

Schedule 45															
12/16/2016 FT				3/1/2018 FT				7/1/2019 FT				9/15/2020 FT			
0	64,674.00	0	65,967.48	2.00%	0	67,451.75	2.25%	0	69,475.30	3.00%	7.42%				
1	69,305.00	1	70,691.10	2.00%	1	72,281.65	2.25%	1	74,450.10	3.00%	7.42%				
2	71,451.00	2	72,880.02	2.00%	2	74,519.82	2.25%	2	76,755.42	3.00%	7.42%				
3	73,782.00	3	75,257.64	2.00%	3	76,950.94	2.25%	3	79,259.47	3.00%	7.42%				
4	77,002.00	4	78,542.04	2.00%	4	80,309.24	2.25%	4	82,718.51	3.00%	7.42%				
5	80,610.00	5	82,222.20	2.00%	5	84,072.20	2.25%	5	86,594.37	3.00%	7.42%				
6	84,212.00	6	85,896.24	2.00%	6	87,828.91	2.25%	6	90,463.77	3.00%	7.42%				
7	87,816.00	7	89,572.32	2.00%	7	91,587.70	2.25%	7	94,335.33	3.00%	7.42%				
8	91,427.00	8	93,255.54	2.00%	8	95,353.79	2.25%	8	98,214.40	3.00%	7.42%				
9	95,981.00	9	97,900.62	2.00%	9	100,103.38	2.25%	9	103,106.49	3.00%	7.42%				
10	98,861.00	10	100,838.22	2.00%	10	103,107.08	2.25%	10	106,200.29	3.00%	7.42%				

Schedule 81															
12/16/2016 FT				3/1/2018 FT				7/1/2019 FT				9/15/2020 FT			
0	92,307.00	0	94,153.14	2.00%	0	96,271.59	2.25%	0	99,159.73	3.00%	7.42%				
1	98,919.00	1	100,897.38	2.00%	1	103,167.57	2.25%	1	106,262.60	3.00%	7.42%				
2	#####	2	104,556.12	2.00%	2	106,908.63	2.25%	2	110,115.89	3.00%	7.42%				
3	#####	3	108,204.66	2.00%	3	110,639.26	2.25%	3	113,958.44	3.00%	7.42%				
4	#####	4	111,862.38	2.00%	4	114,379.28	2.25%	4	117,810.66	3.00%	7.42%				
5	#####	5	115,260.44	2.00%	5	121,943.80	2.25%	5	125,602.11	3.00%	7.42%				
6	#####	6	123,829.02	2.00%	6	126,615.17	2.25%	6	130,413.63	3.00%	7.42%				
7	#####	7	128,392.50	2.00%	7	131,281.33	2.25%	7	135,219.77	3.00%	7.42%				
8	#####	8	131,410.68	2.00%	8	134,367.42	2.25%	8	138,398.44	3.00%	7.42%				
9	#####	9	136,891.14	2.00%	9	139,971.19	2.25%	9	144,170.33	3.00%	7.42%				
10	#####	10	141,683.10	2.00%	10	144,870.97	2.25%	10	149,217.10	3.00%	7.42%				

Schedule 82															
12/16/2016 FT				3/1/2018 FT				7/1/2019 FT				9/15/2020 FT			
0	75,698.00	0	77,211.96	2.00%	0	78,949.23	2.25%	0	81,317.71	3.00%	7.42%				
1	81,121.00	1	82,743.42	2.00%	1	84,605.15	2.25%	1	87,143.30	3.00%	7.42%				
2	84,702.00	2	86,396.04	2.00%	2	88,339.95	2.25%	2	90,990.15	3.00%	7.42%				
3	88,287.00	3	90,052.74	2.00%	3	92,078.93	2.25%	3	94,841.29	3.00%	7.42%				
4	91,867.00	4	93,704.34	2.00%	4	95,812.69	2.25%	4	98,687.07	3.00%	7.42%				
5	97,846.00	5	99,802.92	2.00%	5	102,048.49	2.25%	5	105,109.94	3.00%	7.42%				
6	#####	6	103,458.60	2.00%	6	105,786.42	2.25%	6	108,960.01	3.00%	7.42%				
7	#####	7	107,114.28	2.00%	7	109,524.35	2.25%	7	112,810.08	3.00%	7.42%				
8	#####	8	110,770.98	2.00%	8	113,263.33	2.25%	8	116,661.23	3.00%	7.42%				
9	#####	9	116,246.34	2.00%	9	118,861.88	2.25%	9	122,427.74	3.00%	7.42%				

Schedule 83															
12/16/2016 FT				3/1/2018 FT				7/1/2019 FT				9/15/2020 FT			
0	64,674.00	0	65,967.48	2.00%	0	67,451.75	2.25%	0	69,475.30	3.00%	7.42%				
1	69,305.00	1	70,691.10	2.00%	1	72,281.65	2.25%	1	74,450.10	3.00%	7.42%				
2	71,453.00	2	72,882.06	2.00%	2	74,521.91	2.25%	2	76,757.56	3.00%	7.42%				

3	73,780.00	3	75,255.60	2.00%	3	76,948.85	2.25%	3	79,257.32	3.00%	7.42%
4	76,465.00	4	77,994.30	2.00%	4	79,749.17	2.25%	4	82,141.65	3.00%	7.42%
5	80,048.00	5	81,648.96	2.00%	5	83,486.06	2.25%	5	85,990.64	3.00%	7.42%
6	83,627.00	6	85,299.54	2.00%	6	87,218.78	2.25%	6	89,835.34	3.00%	7.42%
7	87,208.00	7	88,952.16	2.00%	7	90,953.58	2.25%	7	93,682.19	3.00%	7.42%
8	90,791.00	8	92,606.82	2.00%	8	94,690.47	2.25%	8	97,531.19	3.00%	7.42%
9	95,313.00	9	97,219.26	2.00%	9	99,406.69	2.25%	9	102,388.89	3.00%	7.42%

Schedule 84

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT
0 55,550.00	0 56,661.00	0 57,935.87	0 59,673.95
1 59,525.00	1 60,715.50	1 62,081.60	1 63,944.05
2 62,567.00	2 63,818.34	2 65,254.25	2 67,211.88
3 64,720.00	3 66,014.40	3 67,499.72	3 69,524.72

Schedule 85

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 58,220.00	0 59,384.40	0 60,720.55	0 62,542.17	0 44.8	0 45.7	0 46.73	0 48.13
1 62,390.00	1 63,637.80	1 65,069.65	1 67,021.74	1 48.02	1 48.98	1 50.08	1 51.58
2 64,181.00	2 65,464.62	2 66,937.57	2 68,945.70	2 49.39	2 50.38	2 51.51	2 53.06
3 65,970.00	3 67,289.40	3 68,803.41	3 70,867.51	3 50.78	3 51.8	3 52.97	3 54.55
4 67,761.00	4 69,116.22	4 70,671.34	4 72,791.48	4 52.16	4 53.2	4 54.4	4 56.03
5 69,556.00	5 70,947.12	5 72,543.43	5 74,719.73	5 53.51	5 54.58	5 55.81	5 57.48
6 71,344.00	6 72,770.88	6 74,408.22	6 76,640.47	6 54.91	6 56.01	6 57.27	6 58.99
7 74,501.00	7 75,991.02	7 77,700.82	7 80,031.84	7 57.32	7 58.47	7 59.79	7 61.58
8 76,774.00	8 78,309.48	8 80,071.44	8 82,473.59	8 59.06	8 60.24	8 61.6	8 63.44
9 79,044.00	9 80,624.88	9 82,438.94	9 84,912.11	9 60.84	9 62.06	9 63.46	9 65.36
10 81,414.00	10 83,042.28	10 84,910.73	10 87,458.05	10 62.66	10 63.91	10 65.35	10 67.31
			** eff 7/1/22 Step11	89,949.21	3.00%		** eff 7/1/22 Step11

Schedule 86

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	22 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 33,571.00	0 34,242.42	0 35,012.87	0 36,063.26	0 21.03	0 21.45	0 21.93	0 22.59
1 35,974.00	1 36,693.48	1 37,519.08	1 38,644.66	1 22.52	1 22.97	1 23.49	1 24.19
2 37,321.00	2 38,067.42	2 38,923.94	2 40,091.66	2 23.38	2 23.85	2 24.39	2 25.12
3 38,674.00	3 39,447.48	3 40,335.05	3 41,545.10	3 24.19	3 24.67	3 25.23	3 25.98
4 40,300.00	4 41,106.00	4 42,030.89	4 43,291.81	4 25.04	4 25.54	4 26.11	4 26.9
5 41,661.00	5 42,494.22	5 43,450.34	5 44,753.85	5 25.89	5 26.41	5 27	5 27.81
6 43,018.00	6 43,878.36	6 44,865.62	6 46,211.59	6 26.73	6 27.26	6 27.87	6 28.71
7 44,378.00	7 45,265.56	7 46,284.04	7 47,672.56	7 27.71	7 28.26	7 28.9	7 29.76
8 45,735.00	8 46,649.70	8 47,699.32	8 49,130.30	8 28.55	8 29.12	8 29.78	8 30.67
9 47,093.00	9 48,034.86	9 49,115.64	9 50,589.11	9 29.41	9 30	9 30.68	9 31.6
10 48,507.00	10 49,477.14	10 50,590.38	10 52,108.09	10 30.29	10 30.9	10 31.6	10 32.54
11 49,962.00	11 50,961.24	11 52,107.87	11 53,671.10	11 31.03	11 31.7	11 32.4	11 33.3

Schedule 87

12/16/2016 FT	43160 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 36,610.00	0 37,342.20	0 38,182.40	0 39,327.87	0 22.92	0 23.38	0 23.91	0 24.62
1 39,232.00	1 40,016.64	1 40,917.01	1 42,144.52	1 24.55	1 25.04	1 25.6	1 26.37
2 40,705.00	2 41,519.10	2 42,453.28	2 43,726.88	2 25.45	2 25.96	2 26.54	2 27.34
3 42,175.00	3 43,018.50	3 43,986.42	3 45,306.01	3 26.38	3 26.91	3 27.52	3 28.34
4 43,951.00	4 44,830.02	4 45,838.70	4 47,213.86	4 27.31	4 27.86	4 28.49	4 29.34
5 45,435.00	5 46,343.70	5 47,386.43	5 48,808.03	5 28.21	5 28.77	5 29.42	5 30.3
6 46,915.00	6 47,853.30	6 48,930.00	6 50,397.90	6 29.15	6 29.73	6 30.4	6 31.31
7 48,395.00	7 49,362.90	7 50,473.57	7 51,987.77	7 30.23	7 30.83	7 31.52	7 32.47
8 49,877.00	8 50,874.54	8 52,019.22	8 53,579.79	8 31.16	8 31.78	8 32.5	8 33.47
9 51,360.00	9 52,387.20	9 53,565.91	9 55,172.89	9 32.07	9 32.71	9 33.45	9 34.45
10 52,902.00	10 53,960.04	10 55,174.14	10 56,829.37	10 33.03	10 33.69	10 34.45	10 35.48
11 54,487.00	11 55,576.74	11 56,827.22	11 58,532.03	11 33.94	11 34.6	11 35.4	11 36.4

Schedule 88

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 39,931.00	0 40,729.62	0 41,646.04	0 42,895.42	0 24.98	0 25.48	0 26.05	0 26.83
1 42,792.00	1 43,647.84	1 44,629.92	1 45,968.81	1 26.77	1 27.31	1 27.92	1 28.76
2 44,394.00	2 45,281.88	2 46,300.72	2 47,689.74	2 27.76	2 28.32	2 28.96	2 29.83
3 45,998.00	3 46,917.96	3 47,973.61	3 49,412.82	3 28.78	3 29.36	3 30.02	3 30.92
4 47,936.00	4 48,894.72	4 49,994.85	4 51,494.70	4 29.8	4 30.4	4 31.08	4 32.02
5 49,550.00	5 50,541.00	5 51,678.17	5 53,228.52	5 30.78	5 31.4	5 32.11	5 33.07
6 51,171.00	6 52,194.42	6 53,368.79	6 54,969.86	6 31.77	6 32.41	6 33.14	6 34.13
7 52,782.00	7 53,837.64	7 55,048.99	7 56,700.46	7 32.95	7 33.61	7 34.37	7 35.4
8 54,399.00	8 55,486.98	8 56,735.44	8 58,437.50	8 33.98	8 34.66	8 35.44	8 36.5
9 56,014.00	9 57,134.28	9 58,419.80	9 60,172.40	9 34.98	9 35.68	9 36.48	9 37.58
10 57,695.00	10 58,848.90	10 60,173.00	10 61,978.19	10 36.02	10 36.74	10 37.57	10 38.69
11 59,425.00	11 60,613.50	11 61,977.30	11 63,836.62	11 37.02	11 37.7	11 38.5	11 39.6

Schedule 89

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 43,548.00	0 44,418.96	0 45,418.39	0 46,780.94	0 27.25	0 27.8	0 28.43	0 29.28
1 46,665.00	1 47,598.30	1 48,669.26	1 50,129.34	1 29.19	1 29.77	1 30.44	1 31.35
2 48,414.00	2 49,382.28	2 50,493.38	2 52,008.18	2 30.29	2 30.9	2 31.6	2 32.54
3 50,169.00	3 51,172.38	3 52,323.76	3 53,893.47	3 31.4	3 32.03	3 32.75	3 33.73
4 52,281.00	4 53,326.62	4 54,526.47	4 56,162.26	4 32.48	4 33.13	4 33.88	4 34.89
5 54,042.00	5 55,122.84	5 56,363.10	5 58,054.00	5 33.55	5 34.22	5 34.99	5 36.04
6 55,805.00	6 56,921.10	6 58,201.82	6 59,947.88	6 34.7	6 35.39	6 36.19	6 37.27
7 57,566.00	7 58,717.32	7 60,038.46	7 61,839.61	7 35.95	7 36.67	7 37.5	7 38.62
8 59,329.00	8 60,515.58	8 61,877.18	8 63,733.50	8 37.03	8 37.77	8 38.62	8 39.78
9 61,093.00	9 62,314.86	9 63,716.94	9 65,628.45	9 38.14	9 38.9	9 39.78	9 40.97

10 62,924.00 10 64,182.48 2.00% 10 65,626.59 2.25% 10 67,595.38 3.00% 7.42% 10 39.27 10 40.06 2.01% 10 40.96 2.25% 10 42.19 3.00% 7.44%

Schedule 90

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 47,493.00	0 48,442.86 2.00%	0 49,532.82 2.25%	0 51,018.81 3.00%	0 29.72	0 30.31	0 30.99	0 31.92
1 50,898.00	1 51,915.96 2.00%	1 53,084.07 2.25%	1 54,676.59 3.00%	1 31.8	1 32.44	1 33.17	1 34.17
2 52,801.00	2 53,857.02 2.00%	2 55,068.80 2.25%	2 56,720.87 3.00%	2 33.02	2 33.68	2 34.44	2 35.47
3 54,711.00	3 55,805.22 2.00%	3 57,060.84 2.25%	3 58,772.66 3.00%	3 34.25	3 34.94	3 35.73	3 36.8
4 57,017.00	4 58,157.34 2.00%	4 59,465.88 2.25%	4 61,249.86 3.00%	4 35.42	4 36.13	4 36.94	4 38.05
5 58,938.00	5 60,116.76 2.00%	5 61,469.39 2.25%	5 63,313.47 3.00%	5 36.61	5 37.34	5 38.18	5 39.33
6 60,862.00	6 62,079.24 2.00%	6 63,476.02 2.25%	6 65,380.30 3.00%	6 37.77	6 38.53	6 39.4	6 40.58
7 62,781.00	7 64,036.62 2.00%	7 65,477.44 2.25%	7 67,441.77 3.00%	7 39.18	7 39.96	7 40.86	7 42.08
8 64,702.00	8 65,956.04 2.00%	8 67,480.95 2.25%	8 69,505.38 3.00%	8 40.38	8 41.19	8 42.12	8 43.38
9 66,625.00	9 67,957.50 2.00%	9 69,486.54 2.25%	9 71,571.14 3.00%	9 41.6	9 42.43	9 43.38	9 44.69
10 68,626.00	10 69,988.52 2.00%	10 71,573.49 2.25%	10 73,720.69 3.00%	10 42.84	10 43.7	10 44.68	10 46.02

Schedule 91

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 51,799.00	0 52,834.98 2.00%	0 54,023.77 2.25%	0 55,644.48 3.00%	0 32.4	0 33.05	0 33.79	0 34.81
1 55,512.00	1 56,622.24 2.00%	1 57,896.24 2.25%	1 59,633.13 3.00%	1 34.73	1 35.42	1 36.22	1 37.3
2 57,593.00	2 58,744.86 2.00%	2 60,066.62 2.25%	2 61,868.62 3.00%	2 35.99	2 36.71	2 37.54	2 38.66
3 59,672.00	3 60,865.44 2.00%	3 62,234.91 2.25%	3 64,101.96 3.00%	3 37.34	3 38.09	3 38.95	3 40.12
4 62,186.00	4 63,429.72 2.00%	4 64,856.89 2.25%	4 66,802.60 3.00%	4 38.64	4 39.41	4 40.3	4 41.51
5 64,281.00	5 65,566.62 2.00%	5 67,041.87 2.25%	5 69,053.13 3.00%	5 39.92	5 40.72	5 41.64	5 42.89
6 66,376.00	6 67,703.52 2.00%	6 69,226.85 2.25%	6 71,303.65 3.00%	6 41.24	6 42.06	6 43.01	6 44.3
7 68,476.00	7 69,845.52 2.00%	7 71,417.04 2.25%	7 73,559.56 3.00%	7 42.75	7 43.61	7 44.59	7 45.93
8 70,568.00	8 71,979.36 2.00%	8 73,598.90 2.25%	8 75,806.86 3.00%	8 44.03	8 44.91	8 45.92	8 47.3
9 72,666.00	9 74,119.32 2.00%	9 75,787.00 2.25%	9 78,060.61 3.00%	9 45.37	9 46.28	9 47.32	9 48.74
10 74,847.00	10 76,343.94 2.00%	10 78,061.68 2.25%	10 80,403.53 3.00%	10 46.74	10 47.67	10 48.74	10 50.2

Schedule 92

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 56,492.00	0 57,621.84 2.00%	0 58,918.33 2.25%	0 60,685.88 3.00%	0 35.35	0 36.06	0 36.87 2.25%	0 37.98 3.01% 7.44%
1 60,541.00	1 61,751.82 2.00%	1 63,141.24 2.25%	1 65,035.47 3.00%	1 37.87	1 38.63 2.01%	1 39.5 2.25%	1 40.68 2.99% 7.42%
2 62,809.00	2 64,065.18 2.00%	2 65,506.65 2.25%	2 67,471.85 3.00%	2 39.28	2 40.07 2.01%	2 40.97 2.25%	2 42.2 3.00% 7.43%
3 65,076.00	3 66,377.52 2.00%	3 67,871.01 2.25%	3 69,907.14 3.00%	3 40.71	3 41.52 1.99%	3 42.45 2.24%	3 43.73 3.02% 7.42%
4 67,820.00	4 69,176.40 2.00%	4 70,732.87 2.25%	4 72,854.86 3.00%	4 42.12	4 42.96 1.99%	4 43.93 2.26%	4 45.24 2.98% 7.41%
5 70,804.00	5 71,506.08 2.00%	5 73,114.97 2.25%	5 75,308.42 3.00%	5 43.55	5 44.42 2.00%	5 45.42 2.25%	5 46.78 2.99% 7.42%
6 72,391.00	6 73,838.82 2.00%	6 75,500.19 2.25%	6 77,765.20 3.00%	6 44.97	6 45.87 2.00%	6 46.9 2.25%	6 48.31 3.01% 7.43%
7 74,675.00	7 76,168.50 2.00%	7 77,882.29 2.25%	7 80,218.76 3.00%	7 46.61	7 47.54 2.00%	7 48.61 2.25%	7 50.07 3.00% 7.42%
8 76,961.00	8 78,500.22 2.00%	8 80,266.48 2.25%	8 82,674.47 3.00%	8 48.04	8 49 2.00%	8 50.1 2.24%	8 51.61 3.01% 7.43%
9 79,249.00	9 80,833.98 2.00%	9 82,652.74 2.25%	9 85,132.33 3.00%	9 49.48	9 50.47 2.00%	9 51.61 2.26%	9 53.15 2.98% 7.42%
10 81,624.00	10 83,256.48 2.00%	10 85,129.75 2.25%	10 87,683.64 3.00%	10 50.96	10 51.98 2.00%	10 53.15 2.25%	10 54.74 2.99% 7.42%

Schedule 93

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 61,613.00	0 62,845.26 2.00%	0 64,259.28 2.25%	0 66,187.06 3.00%	0 38.56	0 39.33 2.00%	0 40.21 2.24%	0 41.42 3.01% 7.42%
1 66,024.00	1 67,344.48 2.00%	1 68,859.73 2.25%	1 70,925.52 3.00%	1 41.29	1 42.12 2.01%	1 43.07 2.26%	1 44.36 3.00% 7.44%
2 68,501.00	2 69,871.02 2.00%	2 71,443.12 2.25%	2 73,586.41 3.00%	2 42.85	2 43.71 2.01%	2 44.69 2.24%	2 46.03 3.00% 7.42%
3 70,977.00	3 72,396.54 2.00%	3 74,025.46 2.25%	3 76,246.23 3.00%	3 44.38	3 45.27 2.01%	3 46.29 2.25%	3 47.68 3.00% 7.44%
4 73,964.00	4 75,443.28 2.00%	4 77,140.75 2.25%	4 79,454.98 3.00%	4 45.93	4 46.85 2.00%	4 47.9 2.24%	4 49.34 3.01% 7.43%
5 76,459.00	5 77,988.18 2.00%	5 79,742.91 2.25%	5 82,135.20 3.00%	5 47.49	5 48.44 2.00%	5 49.53 2.25%	5 51.02 3.01% 7.43%
6 78,953.00	6 80,532.06 2.00%	6 82,344.03 2.25%	6 84,814.35 3.00%	6 49.03	6 50.01 2.00%	6 51.14 2.26%	6 52.67 2.99% 7.42%
7 81,446.00	7 83,074.92 2.00%	7 84,944.11 2.25%	7 87,492.43 3.00%	7 50.83	7 51.85 2.01%	7 53.02 2.26%	7 54.61 3.00% 7.44%
8 83,940.00	8 85,618.80 2.00%	8 87,545.22 2.25%	8 90,171.58 3.00%	8 52.4	8 53.45 2.00%	8 54.65 2.25%	8 56.29 3.00% 7.42%
9 86,433.00	9 88,161.66 2.00%	9 90,145.30 2.25%	9 92,849.66 3.00%	9 53.94	9 55.02 2.00%	9 56.26 2.25%	9 57.95 3.00% 7.43%
10 89,027.00	10 90,807.54 2.00%	10 92,850.71 2.25%	10 95,636.23 3.00%	10 55.55	10 56.66 2.00%	10 57.93 2.24%	10 59.67 3.00% 7.42%

Schedule 94

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 67,194.00	0 68,537.88 2.00%	0 70,079.98 2.25%	0 72,182.38 3.00%	0 42.02	0 42.86 2.00%	0 43.82 2.24%	0 45.14 3.01% 7.43%
1 72,010.00	1 73,450.20 2.00%	1 75,102.83 2.25%	1 77,355.91 3.00%	1 45.02	1 45.92 2.00%	1 46.95 2.24%	1 48.36 3.00% 7.42%
2 74,706.00	2 76,200.12 2.00%	2 77,914.62 2.25%	2 80,252.06 3.00%	2 46.73	2 47.66 1.99%	2 48.73 2.25%	2 50.19 3.00% 7.40%
3 77,405.00	3 78,953.10 2.00%	3 80,729.54 2.25%	3 83,151.43 3.00%	3 48.38	3 49.35 2.00%	3 50.46 2.25%	3 51.97 2.99% 7.42%
4 80,669.00	4 82,282.38 2.00%	4 84,133.73 2.25%	4 86,657.75 3.00%	4 50.08	4 51.08 2.00%	4 52.23 2.25%	4 53.8 3.01% 7.43%
5 83,389.00	5 85,056.78 2.00%	5 86,970.56 2.25%	5 89,579.67 3.00%	5 51.77	5 52.81 2.01%	5 54 2.25%	5 55.62 3.00% 7.44%
6 86,104.00	6 87,826.08 2.00%	6 89,802.17 2.25%	6 92,496.23 3.00%	6 53.46	6 54.53 2.00%	6 55.76 2.26%	6 57.43 2.99% 7.43%
7 88,821.00	7 90,597.42 2.00%	7 92,635.86 2.25%	7 95,414.94 3.00%	7 55.42	7 56.53 2.00%	7 57.8 2.25%	7 59.54 3.01% 7.43%
8 91,545.00	8 93,375.90 2.00%	8 95,476.86 2.25%	8 98,341.16 3.00%	8 57.12	8 58.26 2.00%	8 59.57 2.25%	8 61.36 3.00% 7.42%
9 94,261.00	9 96,146.22 2.00%	9 98,309.51 2.25%	9 101,258.80 3.00%	9 58.81	9 59.99 2.01%	9 61.34 2.25%	9 63.18 3.00% 7.43%
10 97,091.00	10 99,032.82 2.00%	10 101,261.06 2.25%	10 104,298.89 3.00%	10 60.58	10 61.79 2.00%	10 63.18 2.25%	10 65.08 3.01% 7.43%

Schedule 95

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT
0 73,285.00	0 74,750.70 2.00%	0 76,432.59 2.25%	0 78,725.57 3.00%	0 45.82	0 46.74 2.01%	0 47.79 2.25%	0 49.23 3.01% 7.44%
1 78,533.00	1 80,103.66 2.00%	1 81,905.99 2.25%	1 84,363.17 3.00%	1 49.09	1 50.07 2.00%	1 51.2 2.26%	1 52.73 2.99% 7.41%
2 81,482.00	2 83,111.64 2.00%	2 84,981.65 2.25%	2 87,531.10 3.00%	2 50.94	2 51.96 2.00%	2 53.13 2.25%	2 54.72 2.99% 7.42%
3 84,425.00	3 86,113.50 2.00%	3 88,051.05 2.25%	3 90,692.59 3.00%	3 52.82	3 53.88 2.01%	3 55.09 2.25%	3 56.75 3.01% 7.44%
4 87,979.00	4 89,738.58 2.00%	4 91,757.70 2.25%	4 94,510.43 3.00%	4 54.62	4 55.71 2.00%	4 56.96 2.24%	4 58.67 3.00% 7.41%
5 90,947.00	5 92,765.94 2.00%	5 94,853.17 2.25%	5 97,698.77 3.00%	5 56.5	5 57.63 2.00%	5 58.93 2.26%	5 60.69 2.99% 7.42%
6 93,912.00	6 95,790.24 2.00%	6 97,945.52 2.25%	6 100,883.89 3.00%	6 58.32	6 59.49 2.01%	6 60.83 2.25%	6 62.65 2.99% 7.42%
7 96,875.00	7 97,981.50 2.00%	7 101,035.78 2.25%	7 104,066.85 3.00%	7 60.43	7 61.64 2.00%	7 63.03 2.26%	7 64.92 3.00% 7.43%
8 99,843.00	8 101,839.86 2.00%	8 104,131.26 2.25%	8 107,255.19 3.00%	8 62.29	8 63.54 2.01%	8 64.97 2.25%	8 66.92 3.00% 7.43%
9 #####	9 104,864.16 2.00%	9 107,223.60 2.25%	9 110,440.31 3.00%	9 64.16	9 65.44 2.00%	9 66.91 2.25%	9 68.92 3.00% 7.42%
10 #####	10 108,010.86 2.00%	10 110,441.10 2.25%	10 113,754.34 3.00%	10 66.07	10 67.39 2.00%	10 68.91 2.26%	10 70.97 2.99% 7.42%

Schedule 96

12/16/2016 FT	3/1/2018 FT	7/1/2019 FT	9/15/2020 FT	12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT								
0 79,927.00	0 81,525.54	2.00%	0 83,359.86	2.25%	0 85,860.66	3.00%	7.42%	0 49.99	0 50.99	2.00%	0 52.14	2.26%	0 53.7	2.99%	7.42%
1 85,648.00	1 87,360.96	2.00%	1 89,326.58	2.25%	1 92,006.38	3.00%	7.42%	1 53.52	1 54.59	2.00%	1 55.82	2.25%	1 57.49	2.99%	7.42%
2 88,864.00	2 90,641.28	2.00%	2 92,680.71	2.25%	2 95,461.13	3.00%	7.42%	2 55.57	2 56.68	2.00%	2 57.96	2.26%	2 59.69	2.98%	7.41%
3 92,072.00	3 93,913.44	2.00%	3 96,026.49	2.25%	3 98,907.29	3.00%	7.42%	3 57.59	3 58.74	2.00%	3 60.06	2.25%	3 61.86	3.00%	7.41%
4 95,952.00	4 97,871.04	2.00%	4 100,073.14	2.25%	4 103,075.33	3.00%	7.42%	4 59.57	4 60.76	2.00%	4 62.13	2.25%	4 63.99	2.99%	7.42%
5 99,186.00	5 101,169.72	2.00%	5 103,446.04	2.25%	5 106,549.42	3.00%	7.42%	5 61.59	5 62.82	2.00%	5 64.23	2.24%	5 66.16	3.00%	7.42%
6 #####	6 104,469.42	2.00%	6 106,819.98	2.25%	6 110,024.58	3.00%	7.42%	6 63.58	6 64.85	2.00%	6 66.31	2.25%	6 68.3	3.00%	7.42%
7 #####	7 107,769.12	2.00%	7 110,193.93	2.25%	7 113,499.74	3.00%	7.42%	7 65.93	7 67.25	2.00%	7 68.76	2.25%	7 70.83	3.01%	7.43%
8 #####	8 111,064.74	2.00%	8 113,563.70	2.25%	8 116,970.61	3.00%	7.42%	8 67.95	8 69.31	2.00%	8 70.87	2.25%	8 73	3.01%	7.43%
9 #####	9 114,366.48	2.00%	9 116,939.73	2.25%	9 120,447.92	3.00%	7.42%	9 69.97	9 71.37	2.00%	9 72.98	2.26%	9 75.17	3.00%	7.43%
10 #####	10 117,797.76	2.00%	10 120,448.21	2.25%	10 124,061.66	3.00%	7.42%	10 72.08	10 73.52	2.00%	10 75.17	2.24%	10 77.43	3.01%	7.42%

12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT				
Schedule 97							
0 72.08	0 73.52	2.00%	0 75.17	2.24%	0 77.43	3.01%	7.42%
1 77.26	1 78.81	2.01%	1 80.58	2.25%	1 83	3.00%	7.43%
2 80.54	2 82.15	2.00%	2 84	2.25%	2 86.52	3.00%	7.42%
3 83.87	3 85.55	2.00%	3 87.47	2.24%	3 90.1	3.01%	7.43%
4 87.17	4 88.91	2.00%	4 90.91	2.25%	4 93.64	3.00%	7.42%
5 90.44	5 92.25	2.00%	5 94.33	2.25%	5 97.16	3.00%	7.43%
6 93.75	6 95.63	2.01%	6 97.78	2.25%	6 100.72	3.01%	7.43%
7 97.11	7 99.05	2.00%	7 101.28	2.25%	7 104.32	3.00%	7.42%
8 100.4	8 102.41	2.00%	8 104.71	2.25%	8 107.86	3.01%	7.43%
9 103.7	9 105.77	2.00%	9 108.15	2.25%	9 111.39	3.00%	7.42%
10 106.97	10 109.11	2.00%	10 111.57	2.25%	10 114.91	2.99%	7.42%
11 110.37	11 112.58	2.00%	11 115.11	2.25%	11 118.57	3.01%	7.43%
12 113.68	12 115.95	2.00%	12 118.56	2.25%	12 122.12	3.00%	7.42%
13 117.65	13 120	2.00%	13 122.7	2.25%	13 126.38	3.00%	7.42%
14 121.19	14 123.61	2.00%	14 126.39	2.25%	14 130.18	3.00%	7.42%

12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT				
Schedule 97A							
1 75.7	1 77.21	1.99%	1 78.95	2.25%	1 81.32	3.00%	7.42%
2 81.12	2 82.74	2.00%	2 84.6	2.25%	2 87.14	3.00%	7.42%
3 84.7	3 86.39	2.00%	3 88.33	2.25%	3 90.98	3.00%	7.41%
4 88.29	4 90.06	2.00%	4 92.09	2.25%	4 94.85	3.00%	7.43%
5 91.87	5 93.71	2.00%	5 95.82	2.25%	5 98.69	3.00%	7.42%
6 97.85	6 99.81	2.00%	6 102.06	2.25%	6 105.12	3.00%	7.43%
7 101.43	7 103.46	2.00%	7 105.79	2.25%	7 108.96	3.00%	7.42%
8 105.01	8 107.11	2.00%	8 109.52	2.25%	8 112.81	3.00%	7.43%
9 108.6	9 110.77	2.00%	9 113.26	2.25%	9 116.66	3.00%	7.42%
10 113.97	10 116.25	2.00%	10 118.87	2.25%	10 122.43	2.99%	7.42%
			*** Eff. 7/1/22 Step11	128.13	3.00%		
			*** Eff. 7/1/22 Step 12	134.09	3.00%		
			*** Eff. 7/1/22 Step13	140.31	2.99%		

12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT				
Schedule 97B							
1 92.31	1 94.16	2.00%	1 96.28	2.25%	1 99.17	3.00%	7.43%
2 98.92	2 100.9	2.00%	2 103.17	2.25%	2 106.27	3.00%	7.43%
3 102.51	3 104.56	2.00%	3 106.91	2.25%	3 110.12	3.00%	7.42%
4 106.08	4 108.2	2.00%	4 110.63	2.25%	4 113.95	3.00%	7.42%
5 109.67	5 111.86	2.00%	5 114.38	2.25%	5 117.81	3.00%	7.42%
6 116.92	6 119.26	2.00%	6 121.94	2.25%	6 125.6	3.00%	7.42%
7 121.4	7 123.83	2.00%	7 126.62	2.25%	7 130.41	2.99%	7.42%
8 125.88	8 128.4	2.00%	8 131.29	2.25%	8 135.23	3.00%	7.43%
9 128.83	9 131.41	2.00%	9 134.37	2.25%	9 138.4	3.00%	7.43%
10 134.21	10 136.89	2.00%	10 139.97	2.25%	10 144.17	3.00%	7.42%
11 138.9	11 141.68	2.00%	11 144.87	2.25%	11 149.21	3.00%	7.42%

12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT				
Schedule 98							
0 40.38	0 41.19	2.01%	0 42.12	2.26%	0 43.38	2.99%	7.43%
1 43.25	1 44.12	2.01%	1 45.11	2.24%	1 46.47	3.01%	7.45%
2 45.1	2 46	2.00%	2 47.04	2.26%	2 48.45	3.00%	7.43%
3 46.98	3 47.92	2.00%	3 49	2.25%	3 50.47	3.00%	7.43%
4 48.84	4 49.82	2.01%	4 50.94	2.25%	4 52.47	3.00%	7.43%
5 50.68	5 51.69	1.99%	5 52.85	2.24%	5 54.44	3.01%	7.42%
6 52.52	6 53.57	2.00%	6 54.78	2.26%	6 56.42	2.99%	7.43%
7 54.38	7 55.47	2.00%	7 56.72	2.25%	7 58.42	3.00%	7.43%
8 56.17	8 57.29	1.99%	8 58.58	2.25%	8 60.34	3.00%	7.42%
9 58.1	9 59.26	2.00%	9 60.59	2.24%	9 62.41	3.00%	7.42%
10 59.91	10 61.11	2.00%	10 62.49	2.26%	10 64.36	2.99%	7.43%
11 61.8	11 63.04	2.01%	11 64.46	2.25%	11 66.39	2.99%	7.43%
12 63.66	12 64.93	1.99%	12 66.39	2.25%	12 68.38	3.00%	7.41%
13 65.89	13 67.21	2.00%	13 68.72	2.25%	13 70.78	3.00%	7.42%
14 67.87	14 69.23	2.00%	14 70.79	2.25%	14 72.91	2.99%	7.43%

12/16/2016 PT	3/1/2018 PT	7/1/2019 PT	9/15/2020 PT				
Schedule 98A							
1 48.52	1 49.49	2.00%	1 50.6	2.24%	1 52.12	3.00%	7.42%
2 52	2 53.04	2.00%	2 54.23	2.24%	2 55.86	3.01%	7.42%
3 54.3	3 55.39	2.01%	3 56.64	2.26%	3 58.34	3.00%	7.44%
4 56.59	4 57.72	2.00%	4 59.02	2.25%	4 60.79	3.00%	7.42%
5 58.89	5 60.07	2.00%	5 61.42	2.25%	5 63.26	3.00%	7.42%
6 62.72	6 63.97	1.99%	6 65.41	2.25%	6 67.37	3.00%	7.41%

7	65.02	7	66.32	2.00%	7	67.81	2.25%	7	69.85	3.01%	7.43%
8	67.32	8	68.67	2.01%	8	70.22	2.26%	8	72.32	2.99%	7.43%
9	69.61	9	71	2.00%	9	72.6	2.25%	9	74.78	3.00%	7.43%
10	73.06	10	74.52	2.00%	10	76.2	2.25%	10	78.48	2.99%	7.42%

Schedule 98B

12/16/2016 PT	3/1/2018 PT	21 PT	22 PT
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6
7	7	7	7
8	8	8	8
9	9	9	9
10	10	10	10
11	11	11	11

Schedule 99

12/16/2016 FT	3/1/2018 FT	21 FT	22 FT	12/16/2016 PT	3/1/2018 PT	21 PT	22 PT
1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5
6	6	6	6	6	6	6	6
7	7	7	7	7	7	7	7
8	8	8	8	8	8	8	8
9	9	9	9	9	9	9	9
10	10	10	10	10	10	10	10
11	11	11	11	11	11	11	11

Schedule 100

12/16/2016 PT	3/1/2018 PT	21 PT	22 PT
0	0	0	0
1	1	1	1
2	2	2	2
3	3	3	3
4	4	4	4
5	5	5	5
6	6	6	6