

Appendix

A

Annual Compound Interest Tables

ANNUAL COMPOUND INTEREST TABLES

6.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.060000	1.000000	1.000000	0.943396	0.943396	1.060000	1
2	1.123600	2.060000	0.485437	0.889996	1.833393	0.545437	2
3	1.191016	3.183600	0.314110	0.839619	2.673012	0.374110	3
4	1.262477	4.374616	0.228591	0.792094	3.465106	0.288591	4
5	1.338226	5.637093	0.177396	0.747258	4.212364	0.237396	5
6	1.418519	6.975319	0.143363	0.704961	4.917324	0.203363	6
7	1.503630	8.393838	0.119135	0.665057	5.582381	0.179135	7
8	1.593868	9.897468	0.101036	0.627412	6.209794	0.161036	8
9	1.689479	11.491316	0.087022	0.591898	6.801692	0.147022	9
10	1.790848	13.180795	0.075868	0.558395	7.360087	0.135868	10
11	1.898299	14.971643	0.066793	0.526788	7.886875	0.126793	11
12	2.012196	16.869941	0.059277	0.496969	8.383844	0.119277	12
13	2.132928	18.882138	0.052960	0.468839	8.852683	0.112960	13
14	2.260904	21.015066	0.047585	0.442301	9.294984	0.107585	14
15	2.396558	23.275970	0.042963	0.417265	9.712249	0.102963	15
16	2.540352	25.672528	0.038952	0.393646	10.105895	0.098952	16
17	2.692773	28.212880	0.035445	0.371364	10.477260	0.095445	17
18	2.854339	30.905653	0.032357	0.350344	10.827603	0.092357	18
19	3.025600	33.759992	0.029621	0.330513	11.158116	0.089621	19
20	3.207135	36.785591	0.027185	0.311805	11.469921	0.087185	20
21	3.399564	39.992727	0.025005	0.294155	11.764077	0.085005	21
22	3.603537	43.392290	0.023046	0.277505	12.041582	0.083046	22
23	3.819750	46.995828	0.021278	0.261797	12.303379	0.081278	23
24	4.048935	50.815577	0.019679	0.246979	12.550358	0.079679	24
25	4.291871	54.864512	0.018227	0.232999	12.783356	0.078227	25
26	4.549383	59.156383	0.016904	0.219810	13.003166	0.076904	26
27	4.822346	63.705766	0.015697	0.207368	13.210534	0.075697	27
28	5.111687	68.528112	0.014593	0.195630	13.406164	0.074593	28
29	5.418388	73.639798	0.013580	0.184557	13.590721	0.073580	29
30	5.743491	79.058186	0.012649	0.174110	13.764831	0.072649	30
31	6.088101	84.801677	0.011792	0.164255	13.929086	0.071792	31
32	6.453387	90.889778	0.011002	0.154957	14.084043	0.071002	32
33	6.840590	97.343165	0.010273	0.146186	14.230230	0.070273	33
34	7.251025	104.183755	0.009598	0.137912	14.368141	0.069598	34
35	7.686087	111.434780	0.008974	0.130105	14.498246	0.068974	35
36	8.147252	119.120867	0.008395	0.122741	14.620987	0.068395	36
37	8.636087	127.268119	0.007857	0.115793	14.736780	0.067857	37
38	9.154252	135.904206	0.007358	0.109239	14.846019	0.067358	38
39	9.703507	145.058458	0.006894	0.103056	14.949075	0.066894	39
40	10.285718	154.761966	0.006462	0.097222	15.046297	0.066462	40
41	10.902861	165.047684	0.006059	0.091719	15.138016	0.066059	41
42	11.557033	175.950545	0.005683	0.086527	15.224543	0.065683	42
43	12.250455	187.507577	0.005333	0.081630	15.306173	0.065333	43
44	12.985482	199.758032	0.005006	0.077009	15.383182	0.065006	44
45	13.764611	212.743514	0.004700	0.072650	15.455832	0.064700	45
46	14.590487	226.508125	0.004415	0.068538	15.524370	0.064415	46
47	15.465917	241.098612	0.004148	0.064658	15.589028	0.064148	47
48	16.393872	256.564529	0.003898	0.060998	15.650027	0.063898	48
49	17.377504	272.958401	0.003664	0.057546	15.707572	0.063664	49
50	18.420154	290.335905	0.003444	0.054288	15.761861	0.063444	50

ANNUAL COMPOUND INTEREST TABLES

8.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.080000	1.000000	1.000000	0.925926	0.925926	1.080000	1
2	1.166400	2.080000	0.480769	0.857339	1.783265	0.560769	2
3	1.259712	3.246400	0.308034	0.793832	2.577097	0.388034	3
4	1.360489	4.506112	0.221921	0.735030	3.312127	0.301921	4
5	1.469328	5.866601	0.170456	0.680583	3.992710	0.250456	5
6	1.586874	7.335929	0.136315	0.630170	4.622880	0.216315	6
7	1.713824	8.922803	0.112072	0.583490	5.206370	0.192072	7
8	1.850930	10.636628	0.094015	0.540269	5.746639	0.174015	8
9	1.999005	12.487558	0.080080	0.500249	6.246888	0.160080	9
10	2.158925	14.486562	0.069029	0.463193	6.710081	0.149029	10
11	2.331639	16.645487	0.060076	0.428883	7.138964	0.140076	11
12	2.518170	18.977126	0.052695	0.397114	7.536078	0.132695	12
13	2.719624	21.495297	0.046522	0.367698	7.903776	0.126522	13
14	2.937194	24.214920	0.041297	0.340461	8.244237	0.121297	14
15	3.172169	27.152114	0.036830	0.315242	8.559479	0.116830	15
16	3.425943	30.324283	0.032977	0.291890	8.851369	0.112977	16
17	3.700018	33.750226	0.029629	0.270269	9.121638	0.109629	17
18	3.996019	37.450244	0.026702	0.250249	9.371887	0.106702	18
19	4.315701	41.446263	0.024128	0.231712	9.603599	0.104128	19
20	4.660957	45.761964	0.021852	0.214548	9.818147	0.101852	20
21	5.033834	50.422921	0.019832	0.198656	10.016803	0.099832	21
22	5.436540	55.456755	0.018032	0.183941	10.200744	0.098032	22
23	5.871464	60.893296	0.016422	0.170315	10.371059	0.096422	23
24	6.341181	66.764759	0.014978	0.157699	10.528758	0.094978	24
25	6.848475	73.105940	0.013679	0.146018	10.674776	0.093679	25
26	7.396353	79.954415	0.012507	0.135202	10.809978	0.092507	26
27	7.988061	87.350768	0.011448	0.125187	10.935165	0.091448	27
28	8.627106	95.338830	0.010489	0.115914	11.051078	0.090489	28
29	9.317275	103.965936	0.009619	0.107328	11.158406	0.089619	29
30	10.062657	113.283211	0.008827	0.099377	11.257783	0.088827	30
31	10.867669	123.345868	0.008107	0.092016	11.349799	0.088107	31
32	11.737083	134.213537	0.007451	0.085200	11.434999	0.087451	32
33	12.676050	145.950620	0.006852	0.078889	11.513888	0.086852	33
34	13.690134	158.626670	0.006304	0.073045	11.586934	0.086304	34
35	14.785344	172.316804	0.005803	0.067635	11.654568	0.085803	35
36	15.968172	187.102148	0.005345	0.062625	11.717193	0.085345	36
37	17.245626	203.070320	0.004924	0.057986	11.775179	0.084924	37
38	18.625276	220.315945	0.004539	0.053690	11.828869	0.084539	38
39	20.115298	238.941221	0.004185	0.049713	11.878582	0.084185	39
40	21.724521	259.056519	0.003860	0.046031	11.924613	0.083860	40
41	23.462483	280.781040	0.003561	0.042621	11.967235	0.083561	41
42	25.339482	304.243523	0.003287	0.039464	12.006699	0.083287	42
43	27.366640	329.583005	0.003034	0.036541	12.043240	0.083034	43
44	29.555972	356.949646	0.002802	0.033834	12.077074	0.082802	44
45	31.920449	386.505617	0.002587	0.031328	12.108402	0.082587	45
46	34.474085	418.426067	0.002390	0.029007	12.137409	0.082390	46
47	37.232012	452.900152	0.002208	0.026859	12.164267	0.082208	47
48	40.210573	490.132164	0.002040	0.024869	12.189136	0.082040	48
49	43.427419	530.342737	0.001886	0.023027	12.212163	0.081886	49
50	46.901613	573.770156	0.001743	0.021321	12.233485	0.081743	50

ANNUAL COMPOUND INTEREST TABLES

9.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.090000	1.000000	1.000000	0.917431	0.917431	1.090000	1
2	1.188100	2.090000	0.478469	0.841680	1.759111	0.568469	2
3	1.295029	3.278100	0.305055	0.772183	2.531295	0.395055	3
4	1.411582	4.573129	0.218669	0.708425	3.239720	0.308669	4
5	1.538624	5.984711	0.167092	0.649931	3.889651	0.257092	5
6	1.677100	7.523335	0.132920	0.596267	4.485919	0.222920	6
7	1.828039	9.200435	0.108691	0.547034	5.032953	0.198691	7
8	1.992563	11.028474	0.090674	0.501866	5.534819	0.180674	8
9	2.171893	13.021036	0.076799	0.460428	5.995247	0.166799	9
10	2.367364	15.192930	0.065820	0.422411	6.417658	0.155820	10
11	2.580426	17.560293	0.056947	0.387533	6.805191	0.146947	11
12	2.812665	20.140720	0.049651	0.355535	7.160725	0.139651	12
13	3.065805	22.953385	0.043567	0.326179	7.486904	0.133567	13
14	3.341727	26.019189	0.038433	0.299246	7.786150	0.128433	14
15	3.642482	29.360916	0.034059	0.274538	8.060688	0.124059	15
16	3.970306	33.003399	0.030300	0.251870	8.312558	0.120300	16
17	4.327633	36.973705	0.027046	0.231073	8.543631	0.117046	17
18	4.717120	41.301338	0.024212	0.211994	8.755625	0.114212	18
19	5.141661	46.018458	0.021730	0.194490	8.950115	0.111730	19
20	5.604411	51.160120	0.019546	0.178431	9.128546	0.109546	20
21	6.108808	56.764530	0.017617	0.163698	9.292244	0.107617	21
22	6.658600	62.873338	0.015905	0.150182	9.442425	0.105905	22
23	7.257874	69.531939	0.014382	0.137781	9.580207	0.104382	23
24	7.911083	76.789813	0.013023	0.126405	9.706612	0.103023	24
25	8.623081	84.700896	0.011806	0.115968	9.822580	0.101806	25
26	9.399158	93.323977	0.010715	0.106393	9.928972	0.100715	26
27	10.245082	102.723135	0.009735	0.097608	10.026580	0.099735	27
28	11.167140	112.968217	0.008852	0.089548	10.116128	0.098852	28
29	12.172182	124.135356	0.008056	0.082155	10.198283	0.098056	29
30	13.267678	136.307539	0.007336	0.075371	10.273654	0.097336	30
31	14.461770	149.575217	0.006686	0.069148	10.342802	0.096686	31
32	15.763329	164.036987	0.006096	0.063438	10.406240	0.096096	32
33	17.182028	179.800315	0.005562	0.058200	10.464441	0.095562	33
34	18.728411	196.982344	0.005077	0.053395	10.517835	0.095077	34
35	20.413968	215.710755	0.004636	0.048986	10.566821	0.094636	35
36	22.251225	236.124723	0.004235	0.044941	10.611763	0.094235	36
37	24.253835	258.375948	0.003870	0.041231	10.652993	0.093870	37
38	26.436680	282.629783	0.003538	0.037826	10.690820	0.093538	38
39	28.815982	309.066463	0.003236	0.034703	10.725523	0.093236	39
40	31.409420	337.882445	0.002960	0.031838	10.757360	0.092960	40
41	34.236268	369.291865	0.002708	0.029209	10.786569	0.092708	41
42	37.317532	403.528133	0.002478	0.026797	10.813366	0.092478	42
43	40.676110	440.845665	0.002268	0.024584	10.837950	0.092268	43
44	44.336960	481.521775	0.002077	0.022555	10.860505	0.092077	44
45	48.327286	525.858734	0.001902	0.020692	10.881197	0.091902	45
46	52.676742	574.186021	0.001742	0.018984	10.900181	0.091742	46
47	57.417649	626.862762	0.001595	0.017416	10.917597	0.091595	47
48	62.585237	684.280411	0.001461	0.015978	10.933575	0.091461	48
49	68.217908	746.865648	0.001339	0.014659	10.948234	0.091339	49
50	74.357520	815.083556	0.001227	0.013449	10.961683	0.091227	50

ANNUAL COMPOUND INTEREST TABLES

10.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.100000	1.000000	1.000000	0.909091	0.909091	1.100000	1
2	1.210000	2.100000	0.476190	0.826446	1.735537	0.576190	2
3	1.331000	3.310000	0.302115	0.751315	2.486852	0.402115	3
4	1.464100	4.641000	0.215471	0.683013	3.169865	0.315471	4
5	1.610510	6.105100	0.163797	0.620921	3.790787	0.263797	5
6	1.771561	7.715610	0.129607	0.564474	4.355261	0.229607	6
7	1.948717	9.487171	0.105405	0.513158	4.868419	0.205405	7
8	2.143589	11.435888	0.087444	0.466507	5.334926	0.187444	8
9	2.357948	13.579477	0.073641	0.424098	5.759024	0.173641	9
10	2.593742	15.937425	0.062745	0.385543	6.144567	0.162745	10
11	2.853117	18.531167	0.053963	0.350494	6.495061	0.153963	11
12	3.138428	21.384284	0.046763	0.318631	6.813692	0.146763	12
13	3.452271	24.522712	0.040779	0.289664	7.103356	0.140779	13
14	3.797498	27.974983	0.035746	0.263331	7.366687	0.135746	14
15	4.177248	31.772482	0.031474	0.239392	7.606080	0.131474	15
16	4.594973	35.949730	0.027817	0.217629	7.823709	0.127817	16
17	5.054470	40.544703	0.024664	0.197845	8.021553	0.124664	17
18	5.559917	45.599173	0.021930	0.179859	8.201412	0.121930	18
19	6.115909	51.159090	0.019547	0.163508	8.364920	0.119547	19
20	6.727500	57.274999	0.017460	0.148644	8.513564	0.117460	20
21	7.400250	64.002499	0.015624	0.135131	8.648694	0.115624	21
22	8.140275	71.402749	0.014005	0.122846	8.771540	0.114005	22
23	8.954302	79.543024	0.012572	0.111678	8.883218	0.112572	23
24	9.849733	88.497327	0.011300	0.101526	8.984744	0.111300	24
25	10.834706	98.347059	0.010168	0.092296	9.077040	0.110168	25
26	11.918177	109.181765	0.009159	0.083905	9.160945	0.109159	26
27	13.109994	121.099942	0.008258	0.076278	9.237223	0.108258	27
28	14.420994	134.209936	0.007451	0.069343	9.306567	0.107451	28
29	15.863093	148.630930	0.006728	0.063039	9.369606	0.106728	29
30	17.449402	164.494023	0.006079	0.057309	9.426914	0.106079	30
31	19.194342	181.943425	0.005496	0.052099	9.479013	0.105496	31
32	21.113777	201.137767	0.004972	0.047362	9.526376	0.104972	32
33	23.225154	222.251544	0.004499	0.043057	9.569432	0.104499	33
34	25.547670	245.476699	0.004074	0.039143	9.608575	0.104074	34
35	28.102437	271.024368	0.003690	0.035584	9.644159	0.103690	35
36	30.912681	299.126805	0.003343	0.032349	9.676508	0.103343	36
37	34.003949	330.039486	0.003030	0.029408	9.705917	0.103030	37
38	37.404343	364.043434	0.002747	0.026735	9.732651	0.102747	38
39	41.144778	401.447778	0.002491	0.024304	9.756956	0.102491	39
40	45.259256	442.592556	0.002259	0.022095	9.779051	0.102259	40
41	49.785181	487.851811	0.002050	0.020086	9.799137	0.102050	41
42	54.763699	537.636992	0.001860	0.018260	9.817397	0.101860	42
43	60.240069	592.400692	0.001688	0.016600	9.833998	0.101688	43
44	66.264076	652.640761	0.001532	0.015091	9.849089	0.101532	44
45	72.890484	718.904837	0.001391	0.013719	9.862808	0.101391	45
46	80.179532	791.795321	0.001263	0.012472	9.875280	0.101263	46
47	88.197485	871.974853	0.001147	0.011338	9.886618	0.101147	47
48	97.017234	960.172338	0.001041	0.010307	9.896926	0.101041	48
49	106.718957	1057.189572	0.000946	0.009370	9.906296	0.100946	49
50	117.390853	1163.908529	0.000859	0.008519	9.914814	0.100859	50

ANNUAL COMPOUND INTEREST TABLES

11.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.110000	1.000000	1.000000	0.900901	0.900901	1.110000	1
2	1.232100	2.110000	0.473934	0.811622	1.712523	0.583934	2
3	1.367631	3.342100	0.299213	0.731191	2.443715	0.409213	3
4	1.518070	4.709731	0.212326	0.658731	3.102446	0.322326	4
5	1.685058	6.227801	0.160570	0.593451	3.695897	0.270570	5
6	1.870415	7.912860	0.126377	0.534641	4.230538	0.236377	6
7	2.076160	9.783274	0.102215	0.481658	4.712196	0.212215	7
8	2.304538	11.859434	0.084321	0.433926	5.146123	0.194321	8
9	2.558037	14.163972	0.070602	0.390925	5.537048	0.180602	9
10	2.839421	16.722009	0.059801	0.352184	5.889232	0.169801	10
11	3.151757	19.561430	0.051121	0.317283	6.206515	0.161121	11
12	3.498451	22.713187	0.044027	0.285841	6.492356	0.154027	12
13	3.883280	26.211638	0.038151	0.257514	6.749870	0.148151	13
14	4.310441	30.094918	0.033228	0.231995	6.981865	0.143228	14
15	4.784589	34.405359	0.029065	0.209004	7.190870	0.139065	15
16	5.310894	39.189948	0.025517	0.188292	7.379162	0.135517	16
17	5.895093	44.500843	0.022471	0.169633	7.548794	0.132471	17
18	6.543553	50.395936	0.019843	0.152822	7.701617	0.129843	18
19	7.263344	56.939488	0.017563	0.137678	7.839294	0.127563	19
20	8.062312	64.202832	0.015576	0.124034	7.963328	0.125576	20
21	8.949166	72.265144	0.013838	0.111742	8.075070	0.123838	21
22	9.933574	81.214309	0.012313	0.100669	8.175739	0.122313	22
23	11.026267	91.147884	0.010971	0.090693	8.266432	0.120971	23
24	12.239157	102.174151	0.009787	0.081705	8.348137	0.119787	24
25	13.585464	114.413307	0.008740	0.073608	8.421745	0.118740	25
26	15.079865	127.998771	0.007813	0.066314	8.488058	0.117813	26
27	16.738650	143.078636	0.006989	0.059742	8.547800	0.116989	27
28	18.579901	159.817286	0.006257	0.053822	8.601622	0.116257	28
29	20.623691	178.397187	0.005605	0.048488	8.650110	0.115605	29
30	22.892297	199.020878	0.005025	0.043683	8.693793	0.115025	30
31	25.410449	221.913174	0.004506	0.039354	8.733146	0.114506	31
32	28.205599	247.323624	0.004043	0.035454	8.768600	0.114043	32
33	31.308214	275.529222	0.003629	0.031940	8.800541	0.113629	33
34	34.752118	306.837437	0.003259	0.028775	8.829316	0.113259	34
35	38.574851	341.589555	0.002927	0.025924	8.855240	0.112927	35
36	42.818085	380.164406	0.002630	0.023355	8.878594	0.112630	36
37	47.528074	422.982490	0.002364	0.021040	8.899635	0.112364	37
38	52.756162	470.510564	0.002125	0.018955	8.918590	0.112125	38
39	58.559340	523.266726	0.001911	0.017077	8.935666	0.111911	39
40	65.000867	581.826066	0.001719	0.015384	8.951051	0.111719	40
41	72.150963	646.826934	0.001546	0.013860	8.964911	0.111546	41
42	80.087569	718.977896	0.001391	0.012486	8.977397	0.111391	42
43	88.897201	799.065465	0.001251	0.011249	8.988646	0.111251	43
44	98.675893	887.962666	0.001126	0.010134	8.998780	0.111126	44
45	109.530242	986.638559	0.001014	0.009130	9.007910	0.111014	45
46	121.578568	1096.168801	0.000912	0.008225	9.016135	0.110912	46
47	134.952211	1217.747369	0.000821	0.007410	9.023545	0.110821	47
48	149.796954	1352.699580	0.000739	0.006676	9.030221	0.110739	48
49	166.274619	1502.496533	0.000666	0.006014	9.036235	0.110666	49
50	184.564827	1668.771152	0.000599	0.005418	9.041653	0.110599	50

ANNUAL COMPOUND INTEREST TABLES

12.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.120000	1.000000	1.000000	0.892857	0.892857	1.120000	1
2	1.254400	2.120000	0.471698	0.797194	1.690051	0.591698	2
3	1.404928	3.374400	0.296349	0.711780	2.401831	0.416349	3
4	1.573519	4.779328	0.209234	0.635518	3.037349	0.329234	4
5	1.762342	6.352847	0.157410	0.567427	3.604776	0.277410	5
6	1.973823	8.115189	0.123226	0.506631	4.111407	0.243226	6
7	2.210681	10.089012	0.099118	0.452349	4.563757	0.219118	7
8	2.475963	12.299693	0.081303	0.403883	4.967640	0.201303	8
9	2.773079	14.775656	0.067679	0.360610	5.328250	0.187679	9
10	3.105848	17.548735	0.056984	0.321973	5.650223	0.176984	10
11	3.478550	20.654583	0.048415	0.287476	5.937699	0.168415	11
12	3.895976	24.133133	0.041437	0.256675	6.194374	0.161437	12
13	4.363493	28.029109	0.035677	0.229174	6.423548	0.155677	13
14	4.887112	32.392602	0.030871	0.204620	6.628168	0.150871	14
15	5.473566	37.279715	0.026824	0.182696	6.810864	0.146824	15
16	6.130394	42.753280	0.023390	0.163122	6.973986	0.143390	16
17	6.866041	48.883674	0.020457	0.145644	7.119630	0.140457	17
18	7.689966	55.749715	0.017937	0.130040	7.249670	0.137937	18
19	8.612762	63.439681	0.015763	0.116107	7.365777	0.135763	19
20	9.646293	72.052442	0.013879	0.103667	7.469444	0.133879	20
21	10.803848	81.698736	0.012240	0.092560	7.562003	0.132240	21
22	12.100310	92.502584	0.010811	0.082643	7.644646	0.130811	22
23	13.552347	104.602894	0.009560	0.073788	7.718434	0.129560	23
24	15.178629	118.155241	0.008463	0.065882	7.784316	0.128463	24
25	17.000064	133.333870	0.007500	0.058823	7.843139	0.127500	25
26	19.040072	150.333934	0.006652	0.052521	7.895660	0.126652	26
27	21.324881	169.374007	0.005904	0.046894	7.942554	0.125904	27
28	23.883866	190.698887	0.005244	0.041869	7.984423	0.125244	28
29	26.749930	214.582754	0.004660	0.037383	8.021806	0.124660	29
30	29.959922	241.332684	0.004144	0.033378	8.055184	0.124144	30
31	33.555113	271.292606	0.003686	0.029802	8.084986	0.123686	31
32	37.581726	304.847719	0.003280	0.026609	8.111594	0.123280	32
33	42.091533	342.429446	0.002920	0.023758	8.135352	0.122920	33
34	47.142517	384.520979	0.002601	0.021212	8.156564	0.122601	34
35	52.799620	431.663496	0.002317	0.018940	8.175504	0.122317	35
36	59.135574	484.463116	0.002064	0.016910	8.192414	0.122064	36
37	66.231843	543.598690	0.001840	0.015098	8.207513	0.121840	37
38	74.179664	609.830533	0.001640	0.013481	8.220993	0.121640	38
39	83.081224	684.010197	0.001462	0.012036	8.233030	0.121462	39
40	93.050970	767.091420	0.001304	0.010747	8.243777	0.121304	40
41	104.217087	860.142391	0.001163	0.009595	8.253372	0.121163	41
42	116.723137	964.359478	0.001037	0.008567	8.261939	0.121037	42
43	130.729914	1081.082615	0.000925	0.007649	8.269589	0.120925	43
44	146.417503	1211.812529	0.000825	0.006830	8.276418	0.120825	44
45	163.987604	1358.230032	0.000736	0.006098	8.282516	0.120736	45
46	183.666116	1522.217636	0.000657	0.005445	8.287961	0.120657	46
47	205.706050	1705.883752	0.000586	0.004861	8.292822	0.120586	47
48	230.390776	1911.589803	0.000523	0.004340	8.297163	0.120523	48
49	258.037669	2141.980579	0.000467	0.003875	8.301038	0.120467	49
50	289.002190	2400.018249	0.000417	0.003460	8.304498	0.120417	50

ANNUAL COMPOUND INTEREST TABLES

13.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.130000	1.000000	1.000000	0.884956	0.884956	1.130000	1
2	1.276900	2.130000	0.469484	0.783147	1.668102	0.599484	2
3	1.442897	3.406900	0.293522	0.693050	2.361153	0.423522	3
4	1.630474	4.849797	0.206194	0.613319	2.974471	0.336194	4
5	1.842435	6.480271	0.154315	0.542760	3.517231	0.284315	5
6	2.081952	8.322706	0.120153	0.480319	3.997550	0.250153	6
7	2.352605	10.406658	0.096111	0.425061	4.422610	0.226111	7
8	2.658444	12.757263	0.078387	0.376160	4.798770	0.208387	8
9	3.004042	15.415707	0.064869	0.332885	5.131655	0.194869	9
10	3.394567	18.419749	0.054290	0.294588	5.426243	0.184290	10
11	3.835861	21.814317	0.045841	0.260698	5.686941	0.175841	11
12	4.334523	25.650178	0.038986	0.230706	5.917647	0.168986	12
13	4.898011	29.984701	0.033350	0.204165	6.121812	0.163350	13
14	5.534753	34.882712	0.028667	0.180677	6.302488	0.158667	14
15	6.254270	40.417464	0.024742	0.159891	6.462379	0.154742	15
16	7.067326	46.671735	0.021426	0.141496	6.603875	0.151426	16
17	7.986078	53.739060	0.018608	0.125218	6.729093	0.148608	17
18	9.024268	61.725138	0.016201	0.110812	6.839905	0.146201	18
19	10.197423	70.749406	0.014134	0.098064	6.937969	0.144134	19
20	11.523088	80.946829	0.012354	0.086782	7.024752	0.142354	20
21	13.021089	92.469917	0.010814	0.076798	7.101550	0.140814	21
22	14.713831	105.491006	0.009479	0.067963	7.169513	0.139479	22
23	16.626629	120.204837	0.008319	0.060144	7.229658	0.138319	23
24	18.788091	136.831465	0.007308	0.053225	7.282883	0.137308	24
25	21.230542	155.619556	0.006426	0.047102	7.329985	0.136426	25
26	23.990513	176.850098	0.005655	0.041683	7.371668	0.135655	26
27	27.109279	200.840611	0.004979	0.036888	7.408556	0.134979	27
28	30.633486	227.949890	0.004387	0.032644	7.441200	0.134387	28
29	34.615839	258.583376	0.003867	0.028889	7.470088	0.133867	29
30	39.115898	293.199215	0.003411	0.025565	7.495653	0.133411	30
31	44.200965	332.315113	0.003009	0.022624	7.518277	0.133009	31
32	49.947090	376.516078	0.002656	0.020021	7.538299	0.132656	32
33	56.440212	426.463168	0.002345	0.017718	7.556016	0.132345	33
34	63.777439	482.903380	0.002071	0.015680	7.571696	0.132071	34
35	72.068506	546.680819	0.001829	0.013876	7.585572	0.131829	35
36	81.437412	618.749325	0.001616	0.012279	7.597851	0.131616	36
37	92.024276	700.186738	0.001428	0.010867	7.608718	0.131428	37
38	103.987432	792.211014	0.001262	0.009617	7.618334	0.131262	38
39	117.505798	896.198445	0.001116	0.008510	7.626844	0.131116	39
40	132.781552	1013.704243	0.000986	0.007531	7.634376	0.130986	40
41	150.043153	1146.485795	0.000872	0.006665	7.641040	0.130872	41
42	169.548763	1296.528948	0.000771	0.005898	7.646938	0.130771	42
43	191.590103	1466.077712	0.000682	0.005219	7.652158	0.130682	43
44	216.496816	1657.667814	0.000603	0.004619	7.656777	0.130603	44
45	244.641402	1874.164630	0.000534	0.004088	7.660864	0.130534	45
46	276.444784	2118.806032	0.000472	0.003617	7.664482	0.130472	46
47	312.382606	2395.250816	0.000417	0.003201	7.667683	0.130417	47
48	352.992345	2707.633422	0.000369	0.002833	7.670516	0.130369	48
49	398.881350	3060.625767	0.000327	0.002507	7.673023	0.130327	49
50	450.735925	3459.507117	0.000289	0.002219	7.675242	0.130289	50

ANNUAL COMPOUND INTEREST TABLES

14.00% ANNUAL INTEREST RATE

YEARS	1 FUTURE VALUE OF \$1	2 FUTURE VALUE ANNUITY OF \$1 PER YEAR	3 SINKING FUND FACTOR	4 PRESENT VALUE OF \$1 (REVERSION)	5 PRESENT VALUE ANNUITY OF \$1 PER YEAR	6 PAYMENT TO AMORTIZE \$1	YEARS
1	1.140000	1.000000	1.000000	0.877193	0.877193	1.140000	1
2	1.299600	2.140000	0.467290	0.769468	1.646661	0.607290	2
3	1.481544	3.439600	0.290731	0.674972	2.321632	0.430731	3
4	1.688960	4.921144	0.203205	0.592080	2.913712	0.343205	4
5	1.925415	6.610104	0.151284	0.519369	3.433081	0.291284	5
6	2.194973	8.535519	0.117157	0.455587	3.888668	0.257157	6
7	2.502269	10.730491	0.093192	0.399637	4.288305	0.233192	7
8	2.852586	13.232760	0.075570	0.350559	4.638864	0.215570	8
9	3.251949	16.085347	0.062168	0.307508	4.946372	0.202168	9
10	3.707221	19.337295	0.051714	0.269744	5.216116	0.191714	10
11	4.226232	23.044516	0.043394	0.236617	5.452733	0.183394	11
12	4.817905	27.270749	0.036669	0.207559	5.660292	0.176669	12
13	5.492411	32.088654	0.031164	0.182069	5.842362	0.171164	13
14	6.261349	37.581065	0.026609	0.159710	6.002072	0.166609	14
15	7.137938	43.842414	0.022809	0.140096	6.142168	0.162809	15
16	8.137249	50.980352	0.019615	0.122892	6.265060	0.159615	16
17	9.276464	59.117601	0.016915	0.107800	6.372859	0.156915	17
18	10.575169	68.394066	0.014621	0.094561	6.467420	0.154621	18
19	12.055693	78.969235	0.012663	0.082948	6.550369	0.152663	19
20	13.743490	91.024928	0.010986	0.072762	6.623131	0.150986	20
21	15.667578	104.768418	0.009545	0.063826	6.686957	0.149545	21
22	17.861039	120.435996	0.008303	0.055988	6.742944	0.148303	22
23	20.361585	138.297035	0.007231	0.049112	6.792056	0.147231	23
24	23.212207	158.658620	0.006303	0.043081	6.835137	0.146303	24
25	26.461916	181.870827	0.005498	0.037790	6.872927	0.145498	25
26	30.166584	208.332743	0.004800	0.033149	6.906077	0.144800	26
27	34.389906	238.499327	0.004193	0.029078	6.935155	0.144193	27
28	39.204493	272.889233	0.003664	0.025507	6.960662	0.143664	28
29	44.693122	312.093725	0.003204	0.022375	6.983037	0.143204	29
30	50.950159	356.786847	0.002803	0.019627	7.002664	0.142803	30
31	58.083181	407.737006	0.002453	0.017217	7.019881	0.142453	31
32	66.214826	465.820186	0.002147	0.015102	7.034983	0.142147	32
33	75.484902	532.035012	0.001880	0.013248	7.048231	0.141880	33
34	86.052788	607.519914	0.001644	0.011621	7.059852	0.141644	34
35	98.100178	693.572702	0.001442	0.010194	7.070045	0.141442	35
36	111.834203	791.672881	0.001263	0.008942	7.078987	0.141263	36
37	127.490992	903.507084	0.001107	0.007844	7.086831	0.141107	37
38	145.339731	1030.998076	0.000970	0.006880	7.093711	0.140970	38
39	165.687293	1176.337806	0.000850	0.006035	7.099747	0.140850	39
40	188.883514	1342.025099	0.000745	0.005294	7.105041	0.140745	40
41	215.327206	1530.908613	0.000653	0.004644	7.109685	0.140653	41
42	245.473015	1746.235819	0.000573	0.004074	7.113759	0.140573	42
43	279.839237	1991.708833	0.000502	0.003573	7.117332	0.140502	43
44	319.016730	2271.548070	0.000440	0.003135	7.120467	0.140440	44
45	363.679072	2590.564800	0.000386	0.002750	7.123217	0.140386	45
46	414.594142	2954.243872	0.000338	0.002412	7.125629	0.140338	46
47	472.637322	3368.838014	0.000297	0.002116	7.127744	0.140297	47
48	538.806547	3841.475336	0.000260	0.001856	7.129600	0.140260	48
49	614.239464	4380.281883	0.000228	0.001628	7.131228	0.140228	49
50	700.232988	4994.521346	0.000200	0.001428	7.132656	0.140200	50

ANNUAL COMPOUND INTEREST TABLES

15.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.150000	1.000000	1.000000	0.869565	0.869565	1.150000	1
2	1.322500	2.150000	0.465116	0.756144	1.625709	0.615116	2
3	1.520875	3.472500	0.287977	0.657516	2.283225	0.437977	3
4	1.749006	4.993375	0.200265	0.571753	2.854978	0.350265	4
5	2.011357	6.742381	0.148316	0.497177	3.352155	0.298316	5
6	2.313061	8.753738	0.114237	0.432328	3.784483	0.264237	6
7	2.660020	11.066799	0.090360	0.375937	4.160420	0.240360	7
8	3.059023	13.726819	0.072850	0.326902	4.487322	0.222850	8
9	3.517876	16.785842	0.059574	0.284262	4.771584	0.209574	9
10	4.045558	20.303718	0.049252	0.247185	5.018769	0.199252	10
11	4.652391	24.349276	0.041069	0.214943	5.233712	0.191069	11
12	5.350250	29.001667	0.034481	0.186907	5.420619	0.184481	12
13	6.152788	34.351917	0.029110	0.162528	5.583147	0.179110	13
14	7.075706	40.504705	0.024688	0.141329	5.724476	0.174688	14
15	8.137062	47.580411	0.021017	0.122894	5.847370	0.171017	15
16	9.357621	55.717472	0.017948	0.106865	5.954235	0.167948	16
17	10.761264	65.075093	0.015367	0.092926	6.047161	0.165367	17
18	12.375454	75.836357	0.013186	0.080805	6.127966	0.163186	18
19	14.231772	88.211811	0.011336	0.070265	6.198231	0.161336	19
20	16.366537	102.443583	0.009761	0.061100	6.259331	0.159761	20
21	18.821518	118.810120	0.008417	0.053131	6.312462	0.158417	21
22	21.644746	137.631638	0.007266	0.046201	6.358663	0.157266	22
23	24.891458	159.276384	0.006278	0.040174	6.398837	0.156278	23
24	28.625176	184.167841	0.005430	0.034934	6.433771	0.155430	24
25	32.918953	212.793017	0.004699	0.030378	6.464149	0.154699	25
26	37.856796	245.711970	0.004070	0.026415	6.490564	0.154070	26
27	43.535315	283.568766	0.003526	0.022970	6.513534	0.153526	27
28	50.065612	327.104080	0.003057	0.019974	6.533508	0.153057	28
29	57.575454	377.169693	0.002651	0.017369	6.550877	0.152651	29
30	66.211772	434.745146	0.002300	0.015103	6.565980	0.152300	30
31	76.143538	500.956918	0.001996	0.013133	6.579113	0.151996	31
32	87.565068	577.100456	0.001733	0.011420	6.590533	0.151733	32
33	100.699829	664.665524	0.001505	0.009931	6.600463	0.151505	33
34	115.804803	765.365353	0.001307	0.008635	6.609099	0.151307	34
35	133.175523	881.170156	0.001135	0.007509	6.616607	0.151135	35
36	153.151852	1014.345680	0.000986	0.006529	6.623137	0.150986	36
37	176.124630	1167.497532	0.000857	0.005678	6.628815	0.150857	37
38	202.543324	1343.622161	0.000744	0.004937	6.633752	0.150744	38
39	232.924823	1546.165485	0.000647	0.004293	6.638045	0.150647	39
40	267.863546	1779.090308	0.000562	0.003733	6.641778	0.150562	40
41	308.043078	2046.953854	0.000489	0.003246	6.645025	0.150489	41
42	354.249540	2354.996933	0.000425	0.002823	6.647848	0.150425	42
43	407.386971	2709.246473	0.000369	0.002455	6.650302	0.150369	43
44	468.495017	3116.633443	0.000321	0.002134	6.652437	0.150321	44
45	538.769269	3585.128460	0.000279	0.001856	6.654293	0.150279	45
46	619.584659	4123.897729	0.000242	0.001614	6.655907	0.150242	46
47	712.522358	4743.482388	0.000211	0.001403	6.657310	0.150211	47
48	819.400712	5456.004746	0.000183	0.001220	6.658531	0.150183	48
49	942.310819	6275.405458	0.000159	0.001061	6.659592	0.150159	49
50	1083.657442	7217.716277	0.000139	0.000923	6.660515	0.150139	50

ANNUAL COMPOUND INTEREST TABLES

16.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.160000	1.000000	1.000000	0.862069	0.862069	1.160000	1
2	1.345600	2.160000	0.462963	0.743163	1.605232	0.622963	2
3	1.560896	3.505600	0.285258	0.640658	2.245890	0.445258	3
4	1.810639	5.066496	0.197375	0.552291	2.798181	0.357375	4
5	2.100342	6.877135	0.145409	0.476113	3.274294	0.305409	5
6	2.436396	8.977477	0.111390	0.410442	3.684736	0.271390	6
7	2.826220	11.413873	0.087613	0.353830	4.038565	0.247613	7
8	3.278415	14.240093	0.070224	0.305025	4.343591	0.230224	8
9	3.802961	17.518508	0.057082	0.262953	4.606544	0.217082	9
10	4.411435	21.321469	0.046901	0.226684	4.833227	0.206901	10
11	5.117265	25.732904	0.038861	0.195417	5.028644	0.198861	11
12	5.936027	30.850169	0.032415	0.168463	5.197107	0.192415	12
13	6.885791	36.786196	0.027184	0.145227	5.342334	0.187184	13
14	7.987518	43.671987	0.022898	0.125195	5.467529	0.182898	14
15	9.265521	51.659505	0.019358	0.107927	5.575456	0.179358	15
16	10.748004	60.925026	0.016414	0.093041	5.668497	0.176414	16
17	12.467685	71.673030	0.013952	0.080207	5.748704	0.173952	17
18	14.462514	84.140715	0.011885	0.069144	5.817848	0.171885	18
19	16.776517	98.603230	0.010142	0.059607	5.877455	0.170142	19
20	19.460759	115.379747	0.008667	0.051385	5.928841	0.168667	20
21	22.574481	134.840506	0.007416	0.044298	5.973139	0.167416	21
22	26.186398	157.414987	0.006353	0.038188	6.011326	0.166353	22
23	30.376222	183.601385	0.005447	0.032920	6.044247	0.165447	23
24	35.236417	213.977607	0.004673	0.028380	6.072627	0.164673	24
25	40.874244	249.214024	0.004013	0.024465	6.097092	0.164013	25
26	47.414123	290.088267	0.003447	0.021091	6.118183	0.163447	26
27	55.000382	337.502390	0.002963	0.018182	6.136364	0.162963	27
28	63.800444	392.502773	0.002548	0.015674	6.152038	0.162548	28
29	74.008515	456.303216	0.002192	0.013512	6.165550	0.162192	29
30	85.849877	530.311731	0.001886	0.011648	6.177198	0.161886	30
31	99.585857	616.161608	0.001623	0.010042	6.187240	0.161623	31
32	115.519594	715.747465	0.001397	0.008657	6.195897	0.161397	32
33	134.002729	831.267059	0.001203	0.007463	6.203359	0.161203	33
34	155.443166	965.269789	0.001036	0.006433	6.209792	0.161036	34
35	180.314073	1120.712955	0.000892	0.005546	6.215338	0.160892	35
36	209.164324	1301.027028	0.000769	0.004781	6.220119	0.160769	36
37	242.630616	1510.191352	0.000662	0.004121	6.224241	0.160662	37
38	281.451515	1752.821968	0.000571	0.003553	6.227794	0.160571	38
39	326.483757	2034.273483	0.000492	0.003063	6.230857	0.160492	39
40	378.721158	2360.757241	0.000424	0.002640	6.233497	0.160424	40
41	439.316544	2739.478399	0.000365	0.002276	6.235773	0.160365	41
42	509.607191	3178.794943	0.000315	0.001962	6.237736	0.160315	42
43	591.144341	3688.402134	0.000271	0.001692	6.239427	0.160271	43
44	685.727436	4279.546475	0.000234	0.001458	6.240886	0.160234	44
45	795.443826	4965.273911	0.000201	0.001257	6.242143	0.160201	45
46	922.714838	5760.717737	0.000174	0.001084	6.243227	0.160174	46
47	1070.349212	6683.432575	0.000150	0.000934	6.244161	0.160150	47
48	1241.605086	7753.781787	0.000129	0.000805	6.244966	0.160129	48
49	1440.261900	8995.386873	0.000111	0.000694	6.245661	0.160111	49
50	1670.703804	10435.648773	0.000096	0.000599	6.246259	0.160096	50

ANNUAL COMPOUND INTEREST TABLES

17.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.170000	1.000000	1.000000	0.854701	0.854701	1.170000	1
2	1.368900	2.170000	0.460829	0.730514	1.585214	0.630829	2
3	1.601613	3.538900	0.282574	0.624371	2.209585	0.452574	3
4	1.873887	5.140513	0.194533	0.533650	2.743235	0.364533	4
5	2.192448	7.014400	0.142564	0.456111	3.199346	0.312564	5
6	2.565164	9.206848	0.108615	0.389839	3.589185	0.278615	6
7	3.001242	11.772012	0.084947	0.333195	3.922380	0.254947	7
8	3.511453	14.773255	0.067690	0.284782	4.207163	0.237690	8
9	4.108400	18.284708	0.054691	0.243404	4.450566	0.224691	9
10	4.806828	22.393108	0.044657	0.208037	4.658604	0.214657	10
11	5.623989	27.199937	0.036765	0.177810	4.836413	0.206765	11
12	6.580067	32.823926	0.030466	0.151974	4.988387	0.200466	12
13	7.698679	39.403993	0.025378	0.129892	5.118280	0.195378	13
14	9.007454	47.102672	0.021230	0.111019	5.229299	0.191230	14
15	10.538721	56.110126	0.017822	0.094888	5.324187	0.187822	15
16	12.330304	66.648848	0.015004	0.081101	5.405288	0.185004	16
17	14.426456	78.979152	0.012662	0.069317	5.474605	0.182662	17
18	16.878953	93.405608	0.010706	0.059245	5.533851	0.180706	18
19	19.748375	110.284561	0.009067	0.050637	5.584488	0.179067	19
20	23.105599	130.032936	0.007690	0.043280	5.627767	0.177690	20
21	27.033551	153.138535	0.006530	0.036991	5.664758	0.176530	21
22	31.629255	180.172086	0.005550	0.031616	5.696375	0.175550	22
23	37.006228	211.801341	0.004721	0.027022	5.723397	0.174721	23
24	43.297287	248.807569	0.004019	0.023096	5.746493	0.174019	24
25	50.657826	292.104856	0.003423	0.019740	5.766234	0.173423	25
26	59.269656	342.762681	0.002917	0.016872	5.783106	0.172917	26
27	69.345497	402.032337	0.002487	0.014421	5.797526	0.172487	27
28	81.134232	471.377835	0.002121	0.012325	5.809851	0.172121	28
29	94.927051	552.512066	0.001810	0.010534	5.820386	0.171810	29
30	111.064650	647.439118	0.001545	0.009004	5.829390	0.171545	30
31	129.945641	758.503768	0.001318	0.007696	5.837085	0.171318	31
32	152.036399	888.449408	0.001126	0.006577	5.843663	0.171126	32
33	177.882587	1040.485808	0.000961	0.005622	5.849284	0.170961	33
34	208.122627	1218.368395	0.000821	0.004805	5.854089	0.170821	34
35	243.503474	1426.491022	0.000701	0.004107	5.858196	0.170701	35
36	284.899064	1669.994496	0.000599	0.003510	5.861706	0.170599	36
37	333.331905	1954.893560	0.000512	0.003000	5.864706	0.170512	37
38	389.998329	2288.225465	0.000437	0.002564	5.867270	0.170437	38
39	456.298045	2678.223794	0.000373	0.002192	5.869461	0.170373	39
40	533.868713	3134.521839	0.000319	0.001873	5.871335	0.170319	40
41	624.626394	3668.390552	0.000273	0.001601	5.872936	0.170273	41
42	730.812881	4293.016946	0.000233	0.001368	5.874304	0.170233	42
43	855.051071	5023.829827	0.000199	0.001170	5.875473	0.170199	43
44	1000.409753	5878.880897	0.000170	0.001000	5.876473	0.170170	44
45	1170.479411	6879.290650	0.000145	0.000854	5.877327	0.170145	45
46	1369.460910	8049.770061	0.000124	0.000730	5.878058	0.170124	46
47	1602.269265	9419.230971	0.000106	0.000624	5.878682	0.170106	47
48	1874.655040	11021.500236	0.000091	0.000533	5.879215	0.170091	48
49	2193.344397	12896.155276	0.000078	0.000456	5.879671	0.170078	49
50	2566.215284	15089.501673	0.000066	0.000390	5.880061	0.170066	50

ANNUAL COMPOUND INTEREST TABLES

18.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.180000	1.000000	1.000000	0.847458	0.847458	1.180000	1
2	1.392400	2.180000	0.458716	0.718184	1.565642	0.638716	2
3	1.643032	3.572400	0.279924	0.608631	2.174273	0.459924	3
4	1.938778	5.215432	0.191739	0.515789	2.690062	0.371739	4
5	2.287758	7.154210	0.139778	0.437109	3.127171	0.319778	5
6	2.699554	9.441968	0.105910	0.370432	3.497603	0.285910	6
7	3.185474	12.141522	0.082362	0.313925	3.811528	0.262362	7
8	3.758859	15.326996	0.065244	0.266038	4.077566	0.245244	8
9	4.435454	19.085855	0.052395	0.225456	4.303022	0.232395	9
10	5.233836	23.521309	0.042515	0.191064	4.494086	0.222515	10
11	6.175926	28.755144	0.034776	0.161919	4.656005	0.214776	11
12	7.287593	34.931070	0.028628	0.137220	4.793225	0.208628	12
13	8.599359	42.218663	0.023686	0.116288	4.909513	0.203686	13
14	10.147244	50.818022	0.019678	0.098549	5.008062	0.199678	14
15	11.973748	60.965266	0.016403	0.083516	5.091578	0.196403	15
16	14.129023	72.939014	0.013710	0.070776	5.162354	0.193710	16
17	16.672247	87.068036	0.011485	0.059980	5.222334	0.191485	17
18	19.673251	103.740283	0.009639	0.050830	5.273164	0.189639	18
19	23.214436	123.413534	0.008103	0.043077	5.316241	0.188103	19
20	27.393035	146.627970	0.006820	0.036506	5.352746	0.186820	20
21	32.323781	174.021005	0.005746	0.030937	5.383683	0.185746	21
22	38.142061	206.344785	0.004846	0.026218	5.409901	0.184846	22
23	45.007632	244.486847	0.004090	0.022218	5.432120	0.184090	23
24	53.109006	289.494479	0.003454	0.018829	5.450949	0.183454	24
25	62.668627	342.603486	0.002919	0.015957	5.466906	0.182919	25
26	73.948980	405.272113	0.002467	0.013523	5.480429	0.182467	26
27	87.259797	479.221093	0.002087	0.011460	5.491889	0.182087	27
28	102.966560	566.480890	0.001765	0.009712	5.501601	0.181765	28
29	121.500541	669.447450	0.001494	0.008230	5.509831	0.181494	29
30	143.370638	790.947991	0.001264	0.006975	5.516806	0.181264	30
31	169.177353	934.318630	0.001070	0.005911	5.522717	0.181070	31
32	199.629277	1103.495983	0.000906	0.005009	5.527726	0.180906	32
33	235.562547	1303.125260	0.000767	0.004245	5.531971	0.180767	33
34	277.963805	1538.687807	0.000650	0.003598	5.535569	0.180650	34
35	327.997290	1816.651612	0.000550	0.003049	5.538618	0.180550	35
36	387.036802	2144.648902	0.000466	0.002584	5.541201	0.180466	36
37	456.703427	2531.685705	0.000395	0.002190	5.543391	0.180395	37
38	538.910044	2988.389132	0.000335	0.001856	5.545247	0.180335	38
39	635.913852	3527.299175	0.000284	0.001573	5.546819	0.180284	39
40	750.378345	4163.213027	0.000240	0.001333	5.548152	0.180240	40
41	885.446447	4913.591372	0.000204	0.001129	5.549281	0.180204	41
42	1044.826807	5799.037819	0.000172	0.000957	5.550238	0.180172	42
43	1232.895633	6843.864626	0.000146	0.000811	5.551049	0.180146	43
44	1454.816847	8076.760259	0.000124	0.000687	5.551737	0.180124	44
45	1716.683879	9531.577105	0.000105	0.000583	5.552319	0.180105	45
46	2025.686977	11248.260984	0.000089	0.000494	5.552813	0.180089	46
47	2390.310633	13273.947961	0.000075	0.000418	5.553231	0.180075	47
48	2820.566547	15664.258594	0.000064	0.000355	5.553586	0.180064	48
49	3328.268525	18484.825141	0.000054	0.000300	5.553886	0.180054	49
50	3927.356860	21813.093666	0.000046	0.000255	5.554141	0.180046	50

ANNUAL COMPOUND INTEREST TABLES

19.00% ANNUAL INTEREST RATE

	1	2	3	4	5	6	
	FUTURE VALUE OF \$1	FUTURE VALUE ANNUITY OF \$1 PER YEAR	SINKING FUND FACTOR	PRESENT VALUE OF \$1 (REVERSION)	PRESENT VALUE ANNUITY OF \$1 PER YEAR	PAYMENT TO AMORTIZE \$1	
YEARS							YEARS
1	1.190000	1.000000	1.000000	0.840336	0.840336	1.190000	1
2	1.416100	2.190000	0.456621	0.706165	1.546501	0.646621	2
3	1.685159	3.606100	0.277308	0.593416	2.139917	0.467308	3
4	2.005339	5.291259	0.188991	0.498669	2.638586	0.378991	4
5	2.386354	7.296598	0.137050	0.419049	3.057635	0.327050	5
6	2.839761	9.682952	0.103274	0.352142	3.409777	0.293274	6
7	3.379315	12.522713	0.079855	0.295918	3.705695	0.269855	7
8	4.021385	15.902028	0.062885	0.248671	3.954366	0.252885	8
9	4.785449	19.923413	0.050192	0.208967	4.163332	0.240192	9
10	5.694684	24.708862	0.040471	0.175602	4.338935	0.230471	10
11	6.776674	30.403546	0.032891	0.147565	4.486500	0.222891	11
12	8.064242	37.180220	0.026896	0.124004	4.610504	0.216896	12
13	9.596448	45.244461	0.022102	0.104205	4.714709	0.212102	13
14	11.419773	54.840909	0.018235	0.087567	4.802277	0.208235	14
15	13.589530	66.260682	0.015092	0.073586	4.875863	0.205092	15
16	16.171540	79.850211	0.012523	0.061837	4.937700	0.202523	16
17	19.244133	96.021751	0.010414	0.051964	4.989664	0.200414	17
18	22.900518	115.265884	0.008676	0.043667	5.033331	0.198676	18
19	27.251616	138.166402	0.007238	0.036695	5.070026	0.197238	19
20	32.429423	165.418018	0.006045	0.030836	5.100862	0.196045	20
21	38.591014	197.847442	0.005054	0.025913	5.126775	0.195054	21
22	45.923307	236.438456	0.004229	0.021775	5.148550	0.194229	22
23	54.648735	282.361762	0.003542	0.018299	5.166849	0.193542	23
24	65.031994	337.010497	0.002967	0.015377	5.182226	0.192967	24
25	77.388073	402.042491	0.002487	0.012922	5.195148	0.192487	25
26	92.091807	479.430565	0.002086	0.010859	5.206007	0.192086	26
27	109.589251	571.522372	0.001750	0.009125	5.215132	0.191750	27
28	130.411208	681.111623	0.001468	0.007668	5.222800	0.191468	28
29	155.189338	811.522831	0.001232	0.006444	5.229243	0.191232	29
30	184.675312	966.712169	0.001034	0.005415	5.234658	0.191034	30
31	219.763621	1151.387481	0.000869	0.004550	5.239209	0.190869	31
32	261.518710	1371.151103	0.000729	0.003824	5.243033	0.190729	32
33	311.207264	1632.669812	0.000612	0.003213	5.246246	0.190612	33
34	370.336645	1943.877077	0.000514	0.002700	5.248946	0.190514	34
35	440.700607	2314.213721	0.000432	0.002269	5.251215	0.190432	35
36	524.433722	2754.914328	0.000363	0.001907	5.253122	0.190363	36
37	624.076130	3279.348051	0.000305	0.001602	5.254724	0.190305	37
38	742.650594	3903.424180	0.000256	0.001347	5.256071	0.190256	38
39	883.754207	4646.074775	0.000215	0.001132	5.257202	0.190215	39
40	1051.667507	5529.828982	0.000181	0.000951	5.258153	0.190181	40
41	1251.484333	6581.496488	0.000152	0.000799	5.258952	0.190152	41
42	1489.266356	7832.980821	0.000128	0.000671	5.259624	0.190128	42
43	1772.226964	9322.247177	0.000107	0.000564	5.260188	0.190107	43
44	2108.950087	11094.474141	0.000090	0.000474	5.260662	0.190090	44
45	2509.650603	13203.424228	0.000076	0.000398	5.261061	0.190076	45
46	2986.484218	15713.074831	0.000064	0.000335	5.261396	0.190064	46
47	3553.916219	18699.559049	0.000053	0.000281	5.261677	0.190053	47
48	4229.160301	22253.475268	0.000045	0.000236	5.261913	0.190045	48
49	5032.700758	26482.635569	0.000038	0.000199	5.262112	0.190038	49
50	5988.913902	31515.336327	0.000032	0.000167	5.262279	0.190032	50