

**Interest Rate Issue and Renewal History**

Eleos-MVA														
Issue Dates		Min Guar	Issue Rate	Issue Bonus	Renewal Rates									
From	To	Int Rate	Rate	Bonus	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
1/1/1998	10/1/2005	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1/1/1998	6/22/1998	*	5.00%	6.00%	5.00%	5.00%	5.00%	4.50%	4.00%	4.00%	3.75%	3.75%	3.75%	4.00%
6/23/1998	8/11/1998	*	5.00%	6.00%	5.00%	5.00%	5.00%	4.50%	4.00%	4.00%	3.75%	3.75%	3.75%	4.00%
8/12/1998	11/30/1998	*	5.00%	6.00%	5.00%	5.00%	4.50%	4.50%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
12/1/1998	5/25/1999	*	5.00%	6.00%	5.00%	5.00%	4.50%	4.00%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
5/26/1999	7/29/1999	*	5.20%	6.00%	5.20%	4.70%	4.50%	4.00%	4.00%	4.00%	3.75%	3.75%	4.00%	4.00%
7/30/1999	10/31/1999	*	5.30%	6.00%	5.30%	5.00%	4.50%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.75%
11/1/1999	1/2/2000	*	5.00%	6.00%	5.70%	5.00%	4.00%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.40%
1/7/2000	8/29/2000	*	6.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.40%
8/30/2000	11/29/2000	*	6.00%	6.00%	6.00%	5.00%	4.00%	4.00%	4.00%	4.00%	3.75%	4.00%	4.00%	3.20%
11/30/2000	1/10/2001	*	5.80%	6.00%	5.80%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%
1/11/2001	2/20/2001	*	5.00%	6.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%
2/21/2001	3/31/2001	*	5.00%	5.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%
4/1/2001	6/3/2001	*	5.00%	5.00%	5.00%	4.50%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%
6/4/2001	9/23/2001	*	5.00%	6.00%	5.00%	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.20%	3.00%	3.00%
9/24/2001	10/16/2001	*	5.00%	4.50%	5.00%	4.50%	4.00%	4.00%	4.00%	4.00%	3.75%	3.20%	3.00%	3.00%
10/17/2001	3/31/2002	*	4.75%	4.50%	4.75%	4.75%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%	3.00%
4/1/2002	8/11/2002	*	5.00%	4.00%	5.00%	4.50%	4.00%	4.00%	4.00%	4.00%	3.20%	3.00%	3.00%	3.00%
8/12/2002	9/5/2002	*	4.40%	6.00%	4.40%	4.40%	4.00%	4.00%	4.00%	4.00%	3.75%	3.20%	3.00%	3.00%
9/6/2002	9/30/2002	*	4.15%	6.00%	4.15%	4.15%	4.00%	4.00%	4.00%	3.75%	3.20%	3.00%	3.00%	3.00%
10/1/2002	11/6/2002	*	4.00%	5.25%	4.00%	4.00%	4.00%	4.00%	4.00%	3.40%	3.00%	3.00%	3.00%	3.00%
11/2/2002	11/22/2002	*	3.75%	5.00%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%
11/23/2002	6/2/2003	*	3.50%	3.00%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.00%	3.00%	3.00%
6/3/2003	7/7/2003	*	3.25%	2.00%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.05%	3.00%	3.00%	3.00%
7/8/2003	7/31/2003	*	3.00%	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
8/1/2003	9/8/2003	*	3.60%	2.50%	3.60%	3.60%	3.60%	3.60%	3.60%	3.25%	3.00%	3.00%	3.00%	3.00%
9/9/2003	12/31/2003	*	3.75%	2.50%	3.75%	3.75%	3.75%	3.75%	3.75%	3.35%	3.00%	3.00%	3.00%	3.00%
1/1/2004	3/21/2004	*	3.65%	2.50%	3.65%	3.65%	3.65%	3.65%	3.65%	3.25%	3.45%	3.00%	3.00%	3.00%
3/22/2004	5/2/2004	*	3.25%	2.50%	3.25%	3.25%	3.25%	3.25%	3.25%	3.15%	3.05%	3.00%	3.00%	3.00%
5/3/2004	8/23/2004	*	3.55%	3.00%	3.55%	3.55%	3.55%	3.55%	3.55%	3.35%	3.20%	3.00%	3.00%	3.00%
8/24/2004	3/14/2005	*	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
3/15/2005	6/21/2005	*	3.35%	3.00%	3.35%	3.35%	3.35%	3.35%	3.35%	3.20%	3.00%	3.00%	3.00%	3.00%
6/22/2005	10/31/2005	*	3.00%	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
10/1/2005	12/31/2005	2.65%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1/11/2005	2/1/2006	*	3.55%	2.00%	3.55%	3.55%	3.55%	3.55%	3.55%	3.15%	3.00%	2.90%	3.00%	3.00%
1/12/2005	3/31/2006	2.90%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2/2/2006	2/12/2006	*	3.45%	2.00%	3.45%	3.45%	3.45%	3.45%	3.45%	3.30%	2.90%	2.90%	2.90%	3.00%
2/13/2006	3/12/2006	*	3.55%	2.00%	3.55%	3.55%	3.55%	3.55%	3.55%	3.05%	2.90%	2.90%	2.90%	3.00%
3/13/2006	4/9/2006	*	3.80%	2.00%	3.80%	3.80%	3.80%	3.80%	3.55%	3.20%	3.00%	3.00%	3.00%	3.00%
4/1/2006	3/31/2008	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
4/10/2006	5/1/2006	*	4.05%	2.00%	4.05%	4.05%	4.05%	3.80%	3.55%	3.20%	3.00%	3.00%	3.00%	3.00%
5/2/2006	7/4/2006	*	4.25%	2.00%	4.25%	4.25%	4.25%	4.00%	3.75%	3.35%	3.10%	3.00%	3.00%	3.00%
7/5/2006	8/20/2006	*	4.35%	2.00%	4.35%	4.35%	4.35%	4.10%	3.85%	3.20%	3.00%	3.00%	3.00%	3.00%
8/21/2006	10/11/2006	*	4.20%	2.00%	4.20%	4.20%	4.20%	3.95%	3.70%	3.20%	3.00%	3.00%	3.00%	3.00%
10/12/2006	2/4/2007	*	4.00%	2.00%	4.00%	4.00%	4.00%	3.75%	3.45%	3.15%	3.00%	3.00%	3.00%	3.00%
2/5/2007	6/3/2007	*	4.15%	2.00%	4.15%	4.15%	4.15%	3.90%	3.50%	3.20%	3.00%	3.00%	3.00%	3.00%
6/4/2007	6/19/2007	*	4.30%	2.00%	4.30%	4.30%	4.05%	3.80%	3.40%	3.15%	3.00%	3.00%	3.00%	3.00%
6/20/2007	9/17/2007	*	4.45%	2.00%	4.45%	4.45%	4.20%	3.95%	3.55%	3.20%	3.00%	3.00%	3.00%	3.00%
9/18/2007	12/3/2007	*	4.20%	2.00%	4.20%	4.20%	4.05%	3.85%	3.20%	3.00%	3.00%	3.00%	3.00%	3.00%
12/4/2007	6/1/2008	*	4.00%	2.00%	4.00%	4.00%	3.75%	3.45%	3.15%	3.00%	3.00%	3.00%	3.00%	3.00%
4/1/2008	6/30/2008	2.10%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6/2/2008	7/9/2008	*	4.30%	2.00%	4.30%	4.30%	4.05%	3.55%	3.20%	3.00%	3.00%	3.00%	3.00%	3.00%
7/1/2008	6/30/2009	3.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
7/10/2008	10/6/2008	*	4.60%	2.00%	4.60%	4.60%	4.10%	3.60%	3.25%	3.00%	3.00%	3.00%	3.00%	3.00%
10/7/2008	1/20/2009	*	4.35%	2.00%	4.35%	4.35%	3.85%	3.45%	3.20%	3.00%	3.00%	3.00%	3.00%	3.00%
1/21/2009	4/21/2009	*	4.15%	2.00%	4.15%	4.15%	3.65%	3.30%	3.10%	3.00%	3.00%	3.00%	3.00%	3.00%
4/22/2009	5/5/2009	*	4.00%	1.35%	4.00%	4.00%	3.50%	3.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
5/6/2009	8/5/2009	*	3.70%	0.00%	3.70%	3.70%	3.20%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
7/1/2009	9/30/2010	2.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
8/6/2009	12/31/2009	*	3.40%	0.00%	3.40%	3.40%	3.10%	2.90%	2.90%	2.25%	2.25%	2.25%	2.25%	2.25%
1/1/2010	5/2/2010	*	3.40%	0.00%	3.40%	3.40%	3.10%	2.90%	2.90%	2.25%	2.25%	2.25%	2.25%	2.25%
5/3/2010	6/30/2010	*	3.40%	0.75%	3.40%	3.40%	2.90%	2.90%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
7/1/2010	9/1/2010	*	3.15%	0.75%	3.15%	3.15%	2.65%	2.65%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
9/2/2010	3/6/2011	*	2.90%	0.50%	2.90%	2.90%	2.40%	2.40%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
10/1/2010	6/30/2011	1.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3/7/2011	5/30/2011	*	3.10%	1.00%	3.10%	3.10%	2.60%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%	2.35%
5/31/2011	8/10/2011	*	2.90%	1.00%	2.90%	2.90%	2.90%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%
8/11/2011	9/28/2011	*	2.35%	1.00%	2.35%	2.35%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%
9/29/2011	3/5/2012	*	2.00%	1.00%	2.00%	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
3/6/2012	5/29/2012	*	2.25%	1.00%	2.25%	2.25%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%	1.75%
5/30/2012	11/26/2012	*	2.00%	1.00%	2.00%	2.00%	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
11/27/2012	2/19/2013	*	1.80%	1.00%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%
2/20/2013	6/24/2013	*	2.00%	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
6/25/2013	9/9/2013	*	2.30%	1.00%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%
9/10/2013	10/13/2013	*	2.60%	1.00%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
10/14/2013	1/9/2014	*	2.40%	1.00%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%
1/10/2014	2/13/2014	*	2.65%	1.00%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%
2/14/2014	3/14/2014	*	2.45%	1.00%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%	2.45%
3/15/2014	4/7/2014	*	2.20%	1.00%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%
4/8/2014	6/9/2014	*	2.05%	1.00%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%
6/10/2014	2/9/2015	*	1.85%	1.00%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%
2/10/2015	6/8/2015	*	1.55%	1.50%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
6/9/2015	7/27/2015	*	1.80%	1.50%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%
7/28/2015	Current	*	2.00%	1.50%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

Eleos-SP														
Issue Dates		Min Guar	Issue Rate	Issue Bonus	Renewal Rates									