

Current Table 142-13B

| Length of Ownership at the Time of Resale, Refinance, or Transfer | Share of Equity to Household |
|-------------------------------------------------------------------|------------------------------|
| Months 0-12 | 15% |
| Year 2 | 21 |
| Year 3 | 27 |
| Year 4 | 33 |
| Year 5 | 39 |
| Year 6 | 45 |
| Year 7 | 51 |
| Year 8 | 57 |
| Year 9 | 63 |
| Year 10 | 69 |
| Year 11 | 75 |
| Year 12 | 81 |
| Year 13 | 87 |
| Year 14 | 93 |
| Year 15 or after | 100% |

Proposed Table 142-13B

| Length of Ownership at the Time of Resale, Refinance, or Transfer | Share of Equity to Household |
|-------------------------------------------------------------------|------------------------------|
| Months 0-12 | 15% |
| Year 2 | 18 |
| Year 3 | 21 |
| Year 4 | 24 |
| Year 5 | 27 |
| Year 6 | 30 |
| Year 7 | 33 |
| Year 8 | 36 |
| Year 9 | 39 |
| Year 10 | 42 |
| Year 11 | 45 |
| Year 12 | 48 |
| Year 13 | 51 |
| Year 14 | 54 |
| Year 15 | 57 |
| Year 16 | 60 |
| Year 17 | 63 |
| Year 18 | 66 |
| Year 19 | 69 |

Attachment 4

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| Year 20 | 72 |
| Year 21 | 75 |
| Year 22 | 78 |
| Year 23 | 81 |
| Year 24 | 84 |
| Year 25 | 87 |
| Year 26 | 90 |
| Year 27 | 93 |
| Year 28 | 96 |
| Year 29 | 99 |
| Year 30 or after | 100% |