

IMR Grouped Amortization Table Interest Rates

Overall Average	2011	5.00%
Overall Average	2010	6.00%
Overall Average	2009	7.00%
Overall Average	2008	6.00%
Overall Average	2007	6.00%
Overall Average	2006	6.00%
Overall Average	2005	6.00%
Overall Average	2004	6.00%
Overall Average	2003	7.00%
Overall Average	2002	7.00%
Overall Average	2001	8.00%
Overall Average	2000	8.00%
Overall Average	1999	7.00%
Overall Average	1998	7.00%
Overall Average	1997	8.00%
Overall Average	1996	8.00%
Overall Average	1995	8.00%