

Credit Metrics – Proposal for PMA

- Proposal 1 – statuesque except change the prepayment to 20 a year

- Proposal 2 – PMA temperature trigger with 20 prepayments a year
 - If Projected Degree (DD) for 3 consecutive days is > 25 ahead, highest PMA for the year * 1.10;
 - If Projected Degree (DD) for 3 consecutive days is < -50 , highest PMA for the year * 1.10;
 - Else, statuesque

DD = Average temp for the day – 65 F

Average temp = (High temp for the day – low temp for the day) / 2