

| How Much House Can You Afford (using a Fixed Rate Mortgage) | | | | | | | | |
|---|--|--|------|--|---|---|---|---|
| Int Rate: | 6.5 | Fixed Term | 30 | | | | | |
| To Spend This Amount on a House... | You Need At Least This Gross Monthly Income... | To Cover This Monthly Housing Expense... | PMI | Other Monthly Debt Payments Should Not Exceed...8% of income | RE Taxes & Insurance = 1.825% of sale price | And You Need at Least This Much Cash... | For the Down Payment Lenders Are Likely to Require... | And the Closing Costs (4% of loan amount) |
| \$800,000 | \$21,404.92 | \$5,993.38 | 0.53 | \$1,712 | 1,216.67 | \$108,800 | \$80,000 | \$28,800 |
| \$600,000 | \$16,053.69 | \$4,495.03 | 0.53 | \$1,284 | 912.50 | \$81,600 | \$60,000 | \$21,600 |
| \$500,000 | \$13,378.07 | \$3,745.86 | 0.53 | \$1,070 | 760.42 | \$68,000 | \$50,000 | \$18,000 |
| \$400,000 | \$10,702.46 | \$2,996.69 | 0.53 | \$856 | 608.33 | \$54,400 | \$40,000 | \$14,400 |
| \$350,000 | \$9,364.65 | \$2,622.10 | 0.53 | \$749 | 532.29 | \$47,600 | \$35,000 | \$12,600 |
| \$300,000 | \$8,026.84 | \$2,247.52 | 0.53 | 670 | 456.25 | \$40,800 | \$30,000 | \$10,800 |
| \$250,000 | \$6,689.04 | \$1,872.93 | 0.53 | 560 | 380.21 | \$34,000 | \$25,000 | \$9,000 |
| \$200,000 | \$5,705.72 | \$1,597.60 | 0.79 | 475 | 304.17 | \$17,600 | 10,000 | \$7,600 |
| \$150,000 | \$4,279.29 | \$1,198.20 | 0.79 | 355 | 228.13 | \$13,200 | 7,500 | \$5,700 |
| \$100,000 | \$2,901.49 | \$812.42 | 0.79 | 240 | 152.08 | \$6,880 | 3,000 | \$3,880 |

| How Much House Can You Afford (using a Variable Rate Mortgage) | | | | | | | | | | |
|--|--|---|---|---|------------|--|---|---|---|---|
| | | Current Rate | Minimum Rate | Max Rate | Fixed Term | | | | | |
| | | 3.9 | 3.5 | 9.9 | 30 | | | | | |
| To Spend This Amount on a House... | You Need At Least This Gross Monthly Income... | To Cover This Monthly Housing Expense... Current Rate | To Cover This Monthly Housing Expense... Low Rate | To Cover This Monthly Housing Expense... Max Rate | PMI | Other Monthly Debt Payments Should Not Exceed...8% of income | RE Taxes & Insurance = 1.825% of sale price | And You Need at Least This Much Cash... | For the Down Payment Lenders Are Likely to Require... | And the Closing Costs (4% of loan amount) |
| \$800,000 | \$17,220.03 | \$4,821.61 | \$4,654.97 | \$7,708.71 | 0.53 | \$1,378 | 1,216.67 | \$108,800 | \$80,000 | \$28,800 |
| \$600,000 | \$12,915.02 | \$3,616.21 | \$3,491.23 | \$5,781.53 | 0.53 | \$1,033 | 912.50 | \$81,600 | \$60,000 | \$21,600 |
| \$500,000 | \$10,762.52 | \$3,013.50 | \$2,909.36 | \$4,817.94 | 0.53 | \$861 | 760.42 | \$68,000 | \$50,000 | \$18,000 |
| \$400,000 | \$8,610.01 | \$2,410.80 | \$2,327.49 | \$3,854.36 | 0.53 | \$689 | 608.33 | \$54,400 | \$40,000 | \$14,400 |
| \$350,000 | \$7,533.76 | \$2,109.45 | \$2,036.55 | \$3,372.56 | 0.53 | \$603 | 532.29 | \$47,600 | \$35,000 | \$12,600 |
| \$300,000 | \$6,457.51 | \$1,808.10 | \$1,745.62 | \$2,890.77 | 0.53 | 670 | 456.25 | \$40,800 | \$30,000 | \$10,800 |
| \$250,000 | \$5,381.26 | \$1,506.75 | \$1,454.68 | \$2,408.97 | 0.53 | 560 | 380.21 | \$34,000 | \$25,000 | \$9,000 |
| \$200,000 | \$4,587.87 | \$1,284.60 | \$1,239.96 | \$2,053.63 | 0.79 | 475 | 304.17 | \$17,600 | 10,000 | \$7,600 |
| \$150,000 | \$3,440.91 | \$963.45 | \$929.97 | \$1,540.22 | 0.79 | 355 | 228.13 | \$13,200 | 7,500 | \$5,700 |
| \$100,000 | \$2,330.80 | \$652.62 | \$629.83 | \$1,045.23 | 0.79 | 240 | 152.08 | \$6,880 | 3,000 | \$3,880 |