

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