

AGENT:
OFFICE:
PROP:

SALES PRICE:

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MONTHLY TAXES:
 MONTHLY H.O.A.:

MO. HAZARD:
 MO. CONDO:

30 YR. FIXED:
MIN. LOAN 191,250:

7/23 FIXED:
MIN. LOAN 191,250:

Down Mortgage Pmt.	P&I Amt.	P.I.T.I.	Gross Income REQ'D	Down Mortgage Pmt.	P&I Amt.	P.I.T.I.	Gross Income REQ'D
10%	\$378,000	\$3,008	\$3,436.06	10%	\$378,000	\$2,873	\$3,301.59
15%	\$357,000	\$2,840	\$3,261.83	15%	\$357,000	\$2,713	\$3,134.84
20%	\$336,000	\$2,673	\$2,973.37	20%	\$336,000	\$2,554	\$2,853.84
25%	\$315,000	\$2,506	\$2,806.28	25%	\$315,000	\$2,394	\$2,694.23

5/25 YR. FIXED:
MIN. LOAN 191,250:

1 YR. FIXED:
MIN. LOAN 191,250:

Down Mortgage Pmt.	P&I Amt.	P.I.T.I.	Gross Income REQ'D	Down Mortgage Pmt.	P&I Amt.	P.I.T.I.	Gross Income REQ'D
10%	\$378,000	\$2,840	\$3,268.31	10%	\$378,000	\$2,389	\$2,817.74
15%	\$357,000	\$2,840	\$3,261.83	15%	\$357,000	\$2,256	\$2,677.86
20%	\$336,000	\$2,673	\$2,973.37	20%	\$336,000	\$2,124	\$2,423.75

25%	\$315,000	\$2,506	\$2,806.28	\$102,036	25%	\$315,000	\$1,991	\$2,291.01	\$83,301
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NOTE

1. 90% L.T.V. HAS A MAXIMUM LOAN OF \$300,000, IF THE L.T.V. EXCEEDS 80% PMI HAS BEEN ADDED TO
2. IT IS ASSUMED THAT THE BORROWERS DEBT RATIO WILL NOT EXCEED "38%".
(LOANS WHERE RATIOS EXCEED 33% PAYMENT AND 38% DEBT ARE CONSIDERED ON A CASE BY CASE BASIS)
3. RATES USED ARE FOR THE PURPOSE OF EXAMPLE AND ARE NOT GUARANTEED.
4. THESE FIGURES ARE TO BE USED AS A GENERAL GUIDELINE AND ARE NOT TO BE INTERPRETED AS OF ANY PROSPECTIVE BORROWER.

FOR MORE INFORMATION:

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THE P.I.T.I. CALCULATION

SE BASIS)

AN APPROVAL OR DECLINATION