

Sheet1

Mortgage Analyzer Sample Worksheet. Copyright 1997, TRIUS, Inc.

Monthly Net Income (Total)
Monthly Base Expenses
Monthly Base Mortgage Payment
Net Monthly Margin
Percent of Income for Mortgage

Starting Annual Interest Rate
Mortgage Term (years)
Interest Increase for What-If

Current House Sale
Current House Mortgage Balance
Annual Income (Salary)
Annual Income (Other)
Combination Tax Rate (Fed/State)
New House Purchase Price
Down Payment From House Sale
Additional Downpayment
Amount Mortgaged
Number of Tax Exemptions

Annual Expenses

Approx. Property Taxes Per year
General House Maintenance
Utilities (Heating/Elec. etc.)
Children Education etc.
Car Loans, Car Repairs, Gas
Life and Other Insurance
Home Insurance
Automobile Insurance
Housekeeping, Home Repairs
Telephone, TV, etc.
Miscellaneous Expenses-1
Miscellaneous Expenses-2
Miscellaneous Expenses-3
Miscellaneous Expenses-4

*** Simple Instructions for AS-EASY-AS Mortgage Analyzer Template ***

A simple template to help you determine the amount
of money you can borrow for a house mortgage. Although meant
for a home, you may adopt it for other borrowing-type analyses!

Monthly Base Mortgage Payment
Net Monthly Margin

Sheet1

Starting Annual Interest Rate
Mortgage Term (years)
Interest Increase for What-If
Current House Sale
Current House Mortgage Balance
Annual Income (Salary)
Annual Income (Other)
Combination Tax Rate (Fed/State)
New House Purchase Price
Down Payment From House Sale

** Press Home to get back to Input Screen **

Contributed by William Fergersen, AS-EASY-AS User.

Sheet1

5,129.17		
2,983.33		
\$1,528.01		Press F3 and specify \H for more info
\$617.83		
\$0.30	Interest Rate	Payment
	7.00%	\$1,537.53
15	7.10%	\$1,547.08
0.001	7.20%	\$1,556.66
	7.30%	\$1,566.28
	7.40%	\$1,575.92
235,000.00	7.50%	\$1,585.60
90,000.00	7.60%	\$1,595.30
89,000.00	7.70%	\$1,605.04
18,000.00	7.80%	\$1,614.81
45.00%	7.90%	\$1,624.61
375,000.00	8.00%	\$1,634.44
145,000.00	8.10%	\$1,644.30
60,000.00	8.20%	\$1,654.19
170,000.00	8.30%	\$1,664.11
3	8.40%	\$1,674.06
	8.50%	\$1,684.04
	8.60%	\$1,694.05
	8.70%	\$1,704.09
5,500.00	8.80%	\$1,714.15
2,000.00	8.90%	\$1,724.25
3,600.00	9.00%	\$1,734.38
6,000.00	9.10%	\$1,744.54
5,000.00	9.20%	\$1,754.72
5,000.00	9.30%	\$1,764.94
1,500.00	9.40%	\$1,775.18
2,000.00	9.50%	\$1,785.45
4,000.00	9.60%	\$1,795.76
1,200.00	9.70%	\$1,806.08
0.00	9.80%	\$1,816.44
0.00	9.90%	\$1,826.83
0.00	10.00%	\$1,837.24
0.00	10.10%	

-- Only P&I

-- Difference between Income and P&I

- Self Explanatory
- Self Explanatory
- Base will increase by this amount
- Zero for first time Buyers
- Zero for first time Buyers
- Self Explanatory
- Self Explanatory
- Approximate
- Self Explanatory
- Zero for first time Buyers

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