

CONVENTIONAL LOAN WORKSHEET

WITH 10% DOWN PAYMENT

| SALES PRICE | DOWN PAYMENT | LOAN AMOUNT | CASH TO CLOSE | PMT 5.50% | PMT 6.00% | PMT 6.50% | PMT 7.00% | PMT 7.50% | PMT 8.00% | PMT 8.50% |
|-------------|--------------|-------------|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 80,000 | 8,000 | 72,000 | 10,837 | 520 | 543 | 566 | 590 | 615 | 640 | 665 |
| 81,000 | 8,100 | 72,900 | 10,951 | 527 | 550 | 573 | 598 | 622 | 648 | 673 |
| 82,000 | 8,200 | 73,800 | 11,065 | 533 | 556 | 580 | 605 | 630 | 655 | 681 |
| 83,000 | 8,300 | 74,700 | 11,179 | 540 | 563 | 588 | 612 | 638 | 663 | 690 |
| 84,000 | 8,400 | 75,600 | 11,293 | 546 | 570 | 595 | 620 | 645 | 671 | 698 |
| 85,000 | 8,500 | 76,500 | 11,407 | 553 | 577 | 602 | 627 | 653 | 679 | 706 |
| 86,000 | 8,600 | 77,400 | 11,521 | 559 | 584 | 609 | 634 | 661 | 687 | 715 |
| 87,000 | 8,700 | 78,300 | 11,635 | 566 | 590 | 616 | 642 | 668 | 695 | 723 |
| 88,000 | 8,800 | 79,200 | 11,749 | 572 | 597 | 623 | 649 | 676 | 703 | 731 |
| 89,000 | 8,900 | 80,100 | 11,864 | 579 | 604 | 630 | 657 | 684 | 711 | 740 |
| 90,000 | 9,000 | 81,000 | 11,978 | 585 | 611 | 637 | 664 | 691 | 719 | 748 |
| 91,000 | 9,100 | 81,900 | 12,092 | 592 | 618 | 644 | 671 | 699 | 727 | 756 |
| 92,000 | 9,200 | 82,800 | 12,206 | 598 | 624 | 651 | 679 | 707 | 735 | 765 |
| 93,000 | 9,300 | 83,700 | 12,320 | 605 | 631 | 658 | 686 | 715 | 743 | 773 |
| 94,000 | 9,400 | 84,600 | 12,434 | 611 | 638 | 665 | 694 | 722 | 751 | 781 |
| 95,000 | 9,500 | 85,500 | 12,548 | 618 | 645 | 672 | 701 | 730 | 759 | 789 |
| 96,000 | 9,600 | 86,400 | 12,662 | 624 | 651 | 680 | 708 | 738 | 767 | 798 |
| 97,000 | 9,700 | 87,300 | 12,776 | 631 | 658 | 687 | 716 | 745 | 775 | 806 |
| 98,000 | 9,800 | 88,200 | 12,890 | 637 | 665 | 694 | 723 | 753 | 783 | 814 |
| 99,000 | 9,900 | 89,100 | 13,004 | 644 | 672 | 701 | 730 | 761 | 791 | 823 |
| 100,000 | 10,000 | 90,000 | 13,118 | 650 | 679 | 708 | 738 | 768 | 799 | 831 |
| 101,000 | 10,100 | 90,900 | 13,232 | 657 | 685 | 715 | 745 | 776 | 807 | 839 |
| 102,000 | 10,200 | 91,800 | 13,347 | 663 | 692 | 722 | 753 | 784 | 815 | 848 |
| 103,000 | 10,300 | 92,700 | 13,461 | 670 | 699 | 729 | 760 | 791 | 823 | 856 |
| 104,000 | 10,400 | 93,600 | 13,575 | 676 | 706 | 736 | 767 | 799 | 831 | 864 |
| 105,000 | 10,500 | 94,500 | 13,689 | 683 | 713 | 743 | 775 | 807 | 839 | 873 |
| 106,000 | 10,600 | 95,400 | 13,803 | 689 | 719 | 750 | 782 | 814 | 847 | 881 |
| 107,000 | 10,700 | 96,300 | 13,917 | 696 | 726 | 757 | 789 | 822 | 855 | 889 |
| 108,000 | 10,800 | 97,200 | 14,031 | 702 | 733 | 764 | 797 | 830 | 863 | 898 |
| 109,000 | 10,900 | 98,100 | 14,145 | 709 | 740 | 772 | 804 | 837 | 871 | 906 |
| 110,000 | 11,000 | 99,000 | 14,259 | 715 | 746 | 779 | 812 | 845 | 879 | 914 |
| 111,000 | 11,100 | 99,900 | 14,373 | 722 | 753 | 786 | 819 | 853 | 887 | 922 |
| 112,000 | 11,200 | 100,800 | 14,487 | 728 | 760 | 793 | 826 | 860 | 895 | 931 |
| 113,000 | 11,300 | 101,700 | 14,601 | 735 | 767 | 800 | 834 | 868 | 903 | 939 |
| 114,000 | 11,400 | 102,600 | 14,716 | 741 | 774 | 807 | 841 | 876 | 911 | 947 |
| 115,000 | 11,500 | 103,500 | 14,830 | 748 | 780 | 814 | 848 | 884 | 919 | 956 |
| 116,000 | 11,600 | 104,400 | 14,944 | 754 | 787 | 821 | 856 | 891 | 927 | 964 |
| 117,000 | 11,700 | 105,300 | 15,058 | 761 | 794 | 828 | 863 | 899 | 935 | 972 |
| 118,000 | 11,800 | 106,200 | 15,172 | 767 | 801 | 835 | 871 | 907 | 943 | 981 |
| 119,000 | 11,900 | 107,100 | 15,286 | 774 | 808 | 842 | 878 | 914 | 951 | 989 |
| 120,000 | 12,000 | 108,000 | 15,400 | 780 | 814 | 849 | 885 | 922 | 959 | 997 |
| 121,000 | 12,100 | 108,900 | 15,514 | 787 | 821 | 857 | 893 | 930 | 967 | 1,006 |
| 122,000 | 12,200 | 109,800 | 15,628 | 793 | 828 | 864 | 900 | 937 | 975 | 1,014 |
| 123,000 | 12,300 | 110,700 | 15,742 | 800 | 835 | 871 | 907 | 945 | 983 | 1,022 |
| 124,000 | 12,400 | 111,600 | 15,856 | 806 | 841 | 878 | 915 | 953 | 991 | 1,030 |
| 125,000 | 12,500 | 112,500 | 15,970 | 813 | 848 | 885 | 922 | 960 | 999 | 1,039 |
| 126,000 | 12,600 | 113,400 | 16,084 | 819 | 855 | 892 | 930 | 968 | 1,007 | 1,047 |
| 127,000 | 12,700 | 114,300 | 16,199 | 826 | 862 | 899 | 937 | 976 | 1,015 | 1,055 |
| 128,000 | 12,800 | 115,200 | 16,313 | 832 | 869 | 906 | 944 | 983 | 1,023 | 1,064 |
| 129,000 | 12,900 | 116,100 | 16,427 | 839 | 875 | 913 | 952 | 991 | 1,031 | 1,072 |
| 130,000 | 13,000 | 117,000 | 16,541 | 845 | 882 | 920 | 959 | 999 | 1,039 | 1,080 |
| 131,000 | 13,100 | 117,900 | 16,655 | 852 | 889 | 927 | 966 | 1,006 | 1,047 | 1,089 |
| 132,000 | 13,200 | 118,800 | 16,769 | 858 | 896 | 934 | 974 | 1,014 | 1,055 | 1,097 |
| 133,000 | 13,300 | 119,700 | 16,883 | 865 | 903 | 941 | 981 | 1,022 | 1,063 | 1,105 |
| 134,000 | 13,400 | 120,600 | 16,997 | 871 | 909 | 949 | 989 | 1,030 | 1,071 | 1,114 |
| 135,000 | 13,500 | 121,500 | 17,111 | 878 | 916 | 956 | 996 | 1,037 | 1,079 | 1,122 |
| 136,000 | 13,600 | 122,400 | 17,225 | 884 | 923 | 963 | 1,003 | 1,045 | 1,087 | 1,130 |
| 137,000 | 13,700 | 123,300 | 17,339 | 891 | 930 | 970 | 1,011 | 1,053 | 1,095 | 1,139 |
| 138,000 | 13,800 | 124,200 | 17,453 | 897 | 936 | 977 | 1,018 | 1,060 | 1,103 | 1,147 |
| 139,000 | 13,900 | 125,100 | 17,567 | 904 | 943 | 984 | 1,026 | 1,068 | 1,111 | 1,155 |
| 140,000 | 14,000 | 126,000 | 17,682 | 910 | 950 | 991 | 1,033 | 1,076 | 1,119 | 1,163 |
| 141,000 | 14,100 | 126,900 | 17,796 | 917 | 957 | 998 | 1,040 | 1,083 | 1,127 | 1,172 |
| 142,000 | 14,200 | 127,800 | 17,910 | 923 | 964 | 1,005 | 1,048 | 1,091 | 1,135 | 1,180 |

All figures are estimated. Payment amounts included taxes, insurance, and mortgage insurance.
Cash to close includes down payment, closing costs, prepaids expenses, and no discount points.

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WITH 10% DOWN PAYMENT

| SALES PRICE | DOWN PAYMENT | LOAN AMOUNT | CASH TO CLOSE | PMT 5.50% | PMT 6.00% | PMT 6.50% | PMT 7.00% | PMT 7.50% | PMT 8.00% | PMT 8.50% |
|-------------|--------------|-------------|---------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 143,000 | 14,300 | 128,700 | 18,024 | 930 | 970 | 1,012 | 1,055 | 1,099 | 1,143 | 1,188 |
| 144,000 | 14,400 | 129,600 | 18,138 | 936 | 977 | 1,019 | 1,062 | 1,106 | 1,151 | 1,197 |
| 145,000 | 14,500 | 130,500 | 18,252 | 943 | 984 | 1,026 | 1,070 | 1,114 | 1,159 | 1,205 |
| 146,000 | 14,600 | 131,400 | 18,366 | 949 | 991 | 1,033 | 1,077 | 1,122 | 1,167 | 1,213 |
| 147,000 | 14,700 | 132,300 | 18,480 | 956 | 998 | 1,041 | 1,085 | 1,129 | 1,175 | 1,222 |
| 148,000 | 14,800 | 133,200 | 18,594 | 962 | 1,004 | 1,048 | 1,092 | 1,137 | 1,183 | 1,230 |
| 149,000 | 14,900 | 134,100 | 18,708 | 969 | 1,011 | 1,055 | 1,099 | 1,145 | 1,191 | 1,238 |
| 150,000 | 15,000 | 135,000 | 18,822 | 975 | 1,018 | 1,062 | 1,107 | 1,152 | 1,199 | 1,247 |
| 151,000 | 15,100 | 135,900 | 18,936 | 982 | 1,025 | 1,069 | 1,114 | 1,160 | 1,207 | 1,255 |
| 152,000 | 15,200 | 136,800 | 19,051 | 988 | 1,031 | 1,076 | 1,121 | 1,168 | 1,215 | 1,263 |
| 153,000 | 15,300 | 137,700 | 19,165 | 995 | 1,038 | 1,083 | 1,129 | 1,175 | 1,223 | 1,271 |
| 154,000 | 15,400 | 138,600 | 19,279 | 1,001 | 1,045 | 1,090 | 1,136 | 1,183 | 1,231 | 1,280 |
| 155,000 | 15,500 | 139,500 | 19,393 | 1,008 | 1,052 | 1,097 | 1,144 | 1,191 | 1,239 | 1,288 |
| 156,000 | 15,600 | 140,400 | 19,507 | 1,014 | 1,059 | 1,104 | 1,151 | 1,199 | 1,247 | 1,296 |
| 157,000 | 15,700 | 141,300 | 19,621 | 1,021 | 1,065 | 1,111 | 1,158 | 1,206 | 1,255 | 1,305 |
| 158,000 | 15,800 | 142,200 | 19,735 | 1,027 | 1,072 | 1,118 | 1,166 | 1,214 | 1,263 | 1,313 |
| 159,000 | 15,900 | 143,100 | 19,849 | 1,034 | 1,079 | 1,125 | 1,173 | 1,222 | 1,271 | 1,321 |
| 160,000 | 16,000 | 144,000 | 19,963 | 1,040 | 1,086 | 1,133 | 1,180 | 1,229 | 1,279 | 1,330 |
| 161,000 | 16,100 | 144,900 | 20,077 | 1,047 | 1,093 | 1,140 | 1,188 | 1,237 | 1,287 | 1,338 |
| 162,000 | 16,200 | 145,800 | 20,191 | 1,053 | 1,099 | 1,147 | 1,195 | 1,245 | 1,295 | 1,346 |
| 163,000 | 16,300 | 146,700 | 20,305 | 1,060 | 1,106 | 1,154 | 1,203 | 1,252 | 1,303 | 1,355 |
| 164,000 | 16,400 | 147,600 | 20,419 | 1,066 | 1,113 | 1,161 | 1,210 | 1,260 | 1,311 | 1,363 |
| 165,000 | 16,500 | 148,500 | 20,534 | 1,073 | 1,120 | 1,168 | 1,217 | 1,268 | 1,319 | 1,371 |
| 166,000 | 16,600 | 149,400 | 20,648 | 1,079 | 1,126 | 1,175 | 1,225 | 1,275 | 1,327 | 1,379 |
| 167,000 | 16,700 | 150,300 | 20,762 | 1,086 | 1,133 | 1,182 | 1,232 | 1,283 | 1,335 | 1,388 |
| 168,000 | 16,800 | 151,200 | 20,876 | 1,092 | 1,140 | 1,189 | 1,239 | 1,291 | 1,343 | 1,396 |
| 169,000 | 16,900 | 152,100 | 20,990 | 1,099 | 1,147 | 1,196 | 1,247 | 1,298 | 1,351 | 1,404 |
| 170,000 | 17,000 | 153,000 | 21,104 | 1,105 | 1,154 | 1,203 | 1,254 | 1,306 | 1,359 | 1,413 |
| 171,000 | 17,100 | 153,900 | 21,218 | 1,112 | 1,160 | 1,210 | 1,262 | 1,314 | 1,367 | 1,421 |
| 172,000 | 17,200 | 154,800 | 21,332 | 1,118 | 1,167 | 1,218 | 1,269 | 1,321 | 1,375 | 1,429 |
| 173,000 | 17,300 | 155,700 | 21,446 | 1,125 | 1,174 | 1,225 | 1,276 | 1,329 | 1,383 | 1,438 |
| 174,000 | 17,400 | 156,600 | 21,560 | 1,131 | 1,181 | 1,232 | 1,284 | 1,337 | 1,391 | 1,446 |
| 175,000 | 17,500 | 157,500 | 21,674 | 1,138 | 1,188 | 1,239 | 1,291 | 1,345 | 1,399 | 1,454 |
| 176,000 | 17,600 | 158,400 | 21,788 | 1,144 | 1,194 | 1,246 | 1,298 | 1,352 | 1,407 | 1,463 |
| 177,000 | 17,700 | 159,300 | 21,902 | 1,151 | 1,201 | 1,253 | 1,306 | 1,360 | 1,415 | 1,471 |
| 178,000 | 17,800 | 160,200 | 22,017 | 1,157 | 1,208 | 1,260 | 1,313 | 1,368 | 1,423 | 1,479 |
| 179,000 | 17,900 | 161,100 | 22,131 | 1,164 | 1,215 | 1,267 | 1,321 | 1,375 | 1,431 | 1,488 |
| 180,000 | 18,000 | 162,000 | 22,245 | 1,170 | 1,221 | 1,274 | 1,328 | 1,383 | 1,439 | 1,496 |
| 181,000 | 18,100 | 162,900 | 22,359 | 1,177 | 1,228 | 1,281 | 1,335 | 1,391 | 1,447 | 1,504 |
| 182,000 | 18,200 | 163,800 | 22,473 | 1,183 | 1,235 | 1,288 | 1,343 | 1,398 | 1,455 | 1,512 |
| 183,000 | 18,300 | 164,700 | 22,587 | 1,190 | 1,242 | 1,295 | 1,350 | 1,406 | 1,463 | 1,521 |
| 184,000 | 18,400 | 165,600 | 22,701 | 1,196 | 1,249 | 1,302 | 1,358 | 1,414 | 1,471 | 1,529 |
| 185,000 | 18,500 | 166,500 | 22,815 | 1,203 | 1,255 | 1,310 | 1,365 | 1,421 | 1,479 | 1,537 |
| 186,000 | 18,600 | 167,400 | 22,929 | 1,209 | 1,262 | 1,317 | 1,372 | 1,429 | 1,487 | 1,546 |
| 187,000 | 18,700 | 168,300 | 23,043 | 1,216 | 1,269 | 1,324 | 1,380 | 1,437 | 1,495 | 1,554 |
| 188,000 | 18,800 | 169,200 | 23,157 | 1,222 | 1,276 | 1,331 | 1,387 | 1,444 | 1,503 | 1,562 |
| 189,000 | 18,900 | 170,100 | 23,271 | 1,229 | 1,283 | 1,338 | 1,394 | 1,452 | 1,511 | 1,571 |
| 190,000 | 19,000 | 171,000 | 23,386 | 1,235 | 1,289 | 1,345 | 1,402 | 1,460 | 1,519 | 1,579 |
| 191,000 | 19,100 | 171,900 | 23,500 | 1,242 | 1,296 | 1,352 | 1,409 | 1,467 | 1,527 | 1,587 |
| 192,000 | 19,200 | 172,800 | 23,614 | 1,248 | 1,303 | 1,359 | 1,417 | 1,475 | 1,535 | 1,596 |
| 193,000 | 19,300 | 173,700 | 23,728 | 1,255 | 1,310 | 1,366 | 1,424 | 1,483 | 1,543 | 1,604 |
| 194,000 | 19,400 | 174,600 | 23,842 | 1,261 | 1,316 | 1,373 | 1,431 | 1,490 | 1,551 | 1,612 |
| 195,000 | 19,500 | 175,500 | 23,956 | 1,268 | 1,323 | 1,380 | 1,439 | 1,498 | 1,559 | 1,620 |
| 196,000 | 19,600 | 176,400 | 24,070 | 1,274 | 1,330 | 1,387 | 1,446 | 1,506 | 1,567 | 1,629 |
| 197,000 | 19,700 | 177,300 | 24,184 | 1,281 | 1,337 | 1,394 | 1,453 | 1,514 | 1,575 | 1,637 |
| 198,000 | 19,800 | 178,200 | 24,298 | 1,287 | 1,344 | 1,402 | 1,461 | 1,521 | 1,583 | 1,645 |
| 199,000 | 19,900 | 179,100 | 24,412 | 1,294 | 1,350 | 1,409 | 1,468 | 1,529 | 1,591 | 1,654 |
| 200,000 | 20,000 | 180,000 | 24,526 | 1,300 | 1,357 | 1,416 | 1,476 | 1,537 | 1,599 | 1,662 |
| 201,000 | 20,100 | 180,900 | 24,640 | 1,307 | 1,364 | 1,423 | 1,483 | 1,544 | 1,607 | 1,670 |
| 202,000 | 20,200 | 181,800 | 24,754 | 1,313 | 1,371 | 1,430 | 1,490 | 1,552 | 1,615 | 1,679 |
| 203,000 | 20,300 | 182,700 | 24,869 | 1,320 | 1,378 | 1,437 | 1,498 | 1,560 | 1,623 | 1,687 |
| 204,000 | 20,400 | 183,600 | 24,983 | 1,326 | 1,384 | 1,444 | 1,505 | 1,567 | 1,631 | 1,695 |
| 205,000 | 20,500 | 184,500 | 25,097 | 1,333 | 1,391 | 1,451 | 1,512 | 1,575 | 1,639 | 1,704 |

All figures are estimated. Payment amounts included taxes, insurance, and mortgage insurance.
Cash to close includes down payment, closing costs, prepaids expenses, and no discount points.