

## FHA LOAN WORKSHEET WITH 3% 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	2,400	78,764	5,313	560	585	610	636	663	690	718
81,000	2,430	79,749	5,358	567	592	618	644	671	699	727
82,000	2,460	80,733	5,403	574	599	625	652	680	708	736
83,000	2,490	81,718	5,449	581	606	633	660	688	716	745
84,000	2,520	82,702	5,494	588	614	641	668	696	725	754
85,000	2,550	83,687	5,539	595	621	648	676	705	733	763
86,000	2,580	84,671	5,584	602	628	656	684	713	742	772
87,000	2,610	85,656	5,629	609	636	664	692	721	751	781
88,000	2,640	86,640	5,674	616	643	671	700	729	759	790
89,000	2,670	87,625	5,719	622	650	679	708	738	768	799
90,000	2,700	88,610	5,764	629	658	686	716	746	777	808
91,000	2,730	89,594	5,809	636	665	694	724	754	785	817
92,000	2,760	90,579	5,854	643	672	702	732	763	794	826
93,000	2,790	91,563	5,899	650	680	709	740	771	802	835
94,000	2,820	92,548	5,944	657	687	717	748	779	811	844
95,000	2,850	93,532	5,989	664	694	725	756	787	820	853
96,000	2,880	94,517	6,034	671	701	732	764	796	828	862
97,000	2,910	95,501	6,079	678	709	740	772	804	837	871
98,000	2,940	96,486	6,124	685	716	747	780	812	846	880
99,000	2,970	97,470	6,169	692	723	755	787	821	854	888
100,000	3,000	98,455	6,214	699	731	763	795	829	863	897
101,000	3,030	99,440	6,259	706	738	770	803	837	871	906
102,000	3,060	100,424	6,304	713	745	778	811	845	880	915
103,000	3,090	101,409	6,349	720	753	786	819	854	889	924
104,000	3,120	102,393	6,394	727	760	793	827	862	897	933
105,000	3,150	103,378	6,439	734	767	801	835	870	906	942
106,000	3,180	104,362	6,484	741	775	808	843	879	915	951
107,000	3,210	105,347	6,529	748	782	816	851	887	923	960
108,000	3,240	106,331	6,574	755	789	824	859	895	932	969
109,000	3,270	107,316	6,619	762	796	831	867	903	941	978
110,000	3,300	108,301	6,665	769	804	839	875	912	949	987
111,000	3,330	109,285	6,710	776	811	847	883	920	958	996
112,000	3,360	110,270	6,755	783	818	854	891	928	966	1,005
113,000	3,390	111,254	6,800	790	826	862	899	937	975	1,014
114,000	3,420	112,239	6,845	797	833	869	907	945	984	1,023
115,000	3,450	113,223	6,890	804	840	877	915	953	992	1,032
116,000	3,480	114,208	6,935	811	848	885	923	961	1,001	1,041
117,000	3,510	115,192	6,980	818	855	892	931	970	1,010	1,050
118,000	3,540	116,177	7,025	825	862	900	939	978	1,018	1,059
119,000	3,570	117,161	7,070	832	870	908	947	986	1,027	1,068
120,000	3,600	118,146	7,115	839	877	915	955	995	1,035	1,077
121,000	3,630	119,131	7,160	846	884	923	962	1,003	1,044	1,086
122,000	3,660	120,115	7,205	853	891	931	970	1,011	1,053	1,095
123,000	3,690	121,100	7,250	860	899	938	978	1,019	1,061	1,104
124,000	3,720	122,084	7,295	867	906	946	986	1,028	1,070	1,113
125,000	3,750	123,069	7,340	874	913	953	994	1,036	1,079	1,122
126,000	3,780	124,053	7,385	881	921	961	1,002	1,044	1,087	1,131
127,000	3,810	125,038	7,430	888	928	969	1,010	1,053	1,096	1,140
128,000	3,840	126,022	7,475	895	935	976	1,018	1,061	1,104	1,149
129,000	3,870	127,007	7,520	902	943	984	1,026	1,069	1,113	1,158
130,000	3,900	127,992	7,565	909	950	992	1,034	1,077	1,122	1,167
131,000	3,930	128,976	7,610	916	957	999	1,042	1,086	1,130	1,176
132,000	3,960	129,961	7,655	923	965	1,007	1,050	1,094	1,139	1,185
133,000	3,990	130,945	7,700	930	972	1,014	1,058	1,102	1,148	1,194
134,000	4,020	131,930	7,745	937	979	1,022	1,066	1,111	1,156	1,203
135,000	4,050	132,914	7,790	944	986	1,030	1,074	1,119	1,165	1,212
136,000	4,080	133,899	7,835	951	994	1,037	1,082	1,127	1,173	1,221
137,000	4,110	134,883	7,880	958	1,001	1,045	1,090	1,135	1,182	1,230
138,000	4,140	135,868	7,926	965	1,008	1,053	1,098	1,144	1,191	1,238
139,000	4,170	136,852	7,971	972	1,016	1,060	1,106	1,152	1,199	1,247
140,000	4,200	137,837	8,016	979	1,023	1,068	1,114	1,160	1,208	1,256
141,000	4,230	138,822	8,061	986	1,030	1,075	1,122	1,169	1,217	1,265
142,000	4,260	139,806	8,106	993	1,038	1,083	1,130	1,177	1,225	1,274

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 3% 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	4,290	140,791	8,151	1,000	1,045	1,091	1,137	1,185	1,234	1,283
144,000	4,320	141,775	8,196	1,007	1,052	1,098	1,145	1,194	1,242	1,292
145,000	4,350	142,760	8,241	1,014	1,060	1,106	1,153	1,202	1,251	1,301
146,000	4,380	143,744	8,286	1,021	1,067	1,114	1,161	1,210	1,260	1,310
147,000	4,410	144,729	8,331	1,028	1,074	1,121	1,169	1,218	1,268	1,319
148,000	4,440	145,713	8,376	1,035	1,081	1,129	1,177	1,227	1,277	1,328
149,000	4,470	146,698	8,421	1,042	1,089	1,136	1,185	1,235	1,286	1,337
150,000	4,500	147,683	8,466	1,049	1,096	1,144	1,193	1,243	1,294	1,346
151,000	4,530	148,667	8,511	1,056	1,103	1,152	1,201	1,252	1,303	1,355
152,000	4,560	149,652	8,556	1,063	1,111	1,159	1,209	1,260	1,312	1,364
153,000	4,590	150,636	8,601	1,070	1,118	1,167	1,217	1,268	1,320	1,373
154,000	4,620	151,621	8,646	1,077	1,125	1,175	1,225	1,276	1,329	1,382
155,000	4,650	152,605	8,691	1,084	1,133	1,182	1,233	1,285	1,337	1,391
156,000	4,680	153,590	8,736	1,091	1,140	1,190	1,241	1,293	1,346	1,400
157,000	4,710	154,574	8,781	1,098	1,147	1,197	1,249	1,301	1,355	1,409
158,000	4,740	155,559	8,826	1,105	1,155	1,205	1,257	1,310	1,363	1,418
159,000	4,770	156,543	8,871	1,112	1,162	1,213	1,265	1,318	1,372	1,427
160,000	4,800	157,528	8,916	1,119	1,169	1,220	1,273	1,326	1,381	1,436
161,000	4,830	158,513	8,961	1,126	1,176	1,228	1,281	1,334	1,389	1,445
162,000	4,860	159,497	9,006	1,133	1,184	1,236	1,289	1,343	1,398	1,454
163,000	4,890	160,482	9,051	1,140	1,191	1,243	1,297	1,351	1,406	1,463
164,000	4,920	161,466	9,096	1,147	1,198	1,251	1,305	1,359	1,415	1,472
165,000	4,950	162,451	9,142	1,154	1,206	1,258	1,312	1,368	1,424	1,481
166,000	4,980	163,435	9,187	1,161	1,213	1,266	1,320	1,376	1,432	1,490
167,000	5,010	164,420	9,232	1,168	1,220	1,274	1,328	1,384	1,441	1,499
168,000	5,040	165,404	9,277	1,175	1,228	1,281	1,336	1,392	1,450	1,508
169,000	5,070	166,389	9,322	1,182	1,235	1,289	1,344	1,401	1,458	1,517
170,000	5,100	167,374	9,367	1,189	1,242	1,297	1,352	1,409	1,467	1,526
171,000	5,130	168,358	9,412	1,196	1,250	1,304	1,360	1,417	1,475	1,535
172,000	5,160	169,343	9,457	1,203	1,257	1,312	1,368	1,426	1,484	1,544
173,000	5,190	170,327	9,502	1,210	1,264	1,320	1,376	1,434	1,493	1,553
174,000	5,220	171,312	9,547	1,217	1,271	1,327	1,384	1,442	1,501	1,562
175,000	5,250	172,296	9,592	1,224	1,279	1,335	1,392	1,450	1,510	1,571
176,000	5,280	173,281	9,637	1,231	1,286	1,342	1,400	1,459	1,519	1,580
177,000	5,310	174,265	9,682	1,238	1,293	1,350	1,408	1,467	1,527	1,588
178,000	5,340	175,250	9,727	1,245	1,301	1,358	1,416	1,475	1,536	1,597
179,000	5,370	176,234	9,772	1,252	1,308	1,365	1,424	1,484	1,544	1,606
180,000	5,400	177,219	9,817	1,259	1,315	1,373	1,432	1,492	1,553	1,615
181,000	5,430	178,204	9,862	1,266	1,323	1,381	1,440	1,500	1,562	1,624
182,000	5,460	179,188	9,907	1,273	1,330	1,388	1,448	1,508	1,570	1,633
183,000	5,490	180,173	9,952	1,280	1,337	1,396	1,456	1,517	1,579	1,642
184,000	5,520	181,157	9,997	1,287	1,344	1,403	1,464	1,525	1,588	1,651
185,000	5,550	182,142	10,042	1,294	1,352	1,411	1,472	1,533	1,596	1,660
186,000	5,580	183,126	10,087	1,301	1,359	1,419	1,480	1,542	1,605	1,669
187,000	5,610	184,111	10,132	1,308	1,366	1,426	1,487	1,550	1,614	1,678
188,000	5,640	185,095	10,177	1,315	1,374	1,434	1,495	1,558	1,622	1,687
189,000	5,670	186,080	10,222	1,322	1,381	1,442	1,503	1,566	1,631	1,696
190,000	5,700	187,065	10,267	1,329	1,388	1,449	1,511	1,575	1,639	1,705
191,000	5,730	188,049	10,312	1,336	1,396	1,457	1,519	1,583	1,648	1,714
192,000	5,760	189,034	10,357	1,343	1,403	1,464	1,527	1,591	1,657	1,723
193,000	5,790	190,018	10,403	1,350	1,410	1,472	1,535	1,600	1,665	1,732
194,000	5,820	191,003	10,448	1,357	1,418	1,480	1,543	1,608	1,674	1,741
195,000	5,850	191,987	10,493	1,364	1,425	1,487	1,551	1,616	1,683	1,750
196,000	5,880	192,972	10,538	1,371	1,432	1,495	1,559	1,625	1,691	1,759
197,000	5,910	193,956	10,583	1,378	1,439	1,503	1,567	1,633	1,700	1,768
198,000	5,940	194,941	10,628	1,385	1,447	1,510	1,575	1,641	1,708	1,777
199,000	5,970	195,925	10,673	1,392	1,454	1,518	1,583	1,649	1,717	1,786
200,000	6,000	196,910	10,718	1,399	1,461	1,525	1,591	1,658	1,726	1,795
201,000	6,030	197,895	10,763	1,406	1,469	1,533	1,599	1,666	1,734	1,804
202,000	6,060	198,879	10,808	1,413	1,476	1,541	1,607	1,674	1,743	1,813
203,000	6,090	199,864	10,853	1,420	1,483	1,548	1,615	1,683	1,752	1,822
204,000	6,120	200,848	10,898	1,427	1,491	1,556	1,623	1,691	1,760	1,831
205,000	6,150	201,833	10,943	1,434	1,498	1,564	1,631	1,699	1,769	1,840

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