

1st RATIO CALCULATION: _____ % (B / A)

Principal and Interest _____

Real Estate Taxes + _____

Co-op/Condominium Assessment + _____

Property Insurance + _____

*P M I (Private Mortgage Insurance) ** + _____

(B) Total \$ _____

** Required on all loans greater than 80% of purchase price.*

2nd RATIO CALCULATION: _____ % (B + C / A)

Installment Loan Monthly _____

Credit Card Monthly + _____

Other Monthly Payments + _____

(C) Total \$ _____

MONTHLY PRINCIPAL & INTEREST PAYMENT FOR A LOAN OF \$1,000							
	4%	5%	6%	7%	7 ½ %	8%	8 ½ %
15 Yrs.	7.40	7.90	8.44	8.99	9.28	9.56	9.85
20 Yrs.	6.06	6.60	7.16	7.76	8.06	8.37	8.68
25 Yrs.	5.28	5.85	6.44	7.07	7.39	7.72	8.06
30 Yrs.	4.77	5.37	6.00	6.66	7.00	7.34	7.69
	9%	10%	11%	12%	13%	14%	15%
15 Yrs.	10.15	10.75	11.37	12.01	12.66	13.32	14.00
20 Yrs.	9.00	9.66	10.33	11.02	11.72	12.44	13.17
25 Yrs.	8.40	9.09	9.81	10.54	11.28	12.04	12.81
30 Yrs.	8.05	8.78	9.53	10.29	11.07	11.85	12.65