

CLIENT: Client Name
 ADDRESS: TBD

AGENT NAME: Agent Name
 COMPANY: Your Company
 PHONE NUMBER: Agent Phone Number
 EMAIL: Agent Email Address



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CONVENTIONAL LOANS	Fully Amortized		Fully Amortized		Interest Only	
Purchase Price		\$500,000		\$500,000		\$500,000
1st Loan Amount	90%	\$450,000	80%	\$400,000	80%	\$400,000
2nd Loan Amount	0%	\$0	0%	\$0	0%	\$0
Down Payment	10%	\$50,000	20%	\$100,000	20%	\$100,000
Term (months)		360		360		360
1st Loan	5.500%	\$2,555.05	5.500%	\$2,271.16	6.125%	\$2,041.67
2nd Loan Amount	0.000%	\$0.00	0.000%	\$0.00	0.000%	\$0.00
Hazard / Fire Insurance		\$100.00		\$100.00		\$100.00
Property Taxes	1.25%	\$520.83	1.25%	\$520.83	1.25%	\$520.83
Mortgage Insurance	.52%	\$195.00	0.0%	\$0.00	0.0%	\$0.00
HOA Fee (Monthly)		\$0.00		\$0.00		\$0.00
Total Monthly Payment		\$3,370.88		\$2,891.99		\$2,662.50

Approximate yearly tax savings (based on the following tax bracket)			25%	Tax bracket
Interest on 1st Loan	\$2,062.50	\$1,833.33		\$2,041.67
Interest on 2nd Loan	\$0.00	\$0.00		\$0.00
Property Taxes	\$520.83	\$520.83		\$520.83
Mortgage Insurance	\$195.00	\$0.00		\$0.00
Yearly Total	\$33,340.00	\$28,250.00		\$30,750.00
Approximate Tax Write Off	\$8,335.00	\$7,062.50		\$7,687.50

Total Monthly Expenses % (DTI)

45%

Looks Good!

40%

Looks Good!

37%

Looks Good!