

MORTGAGE CALCULATIONS FOR HOMES LISTED ON KSL

TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$399,000	\$399,000	\$399,000
1ST MORTGAGE (BASE LA)	\$385,035	\$385,035	\$379,050
2ND MORTGAGE		\$13,965	
1ST MORTGAGE P&I	\$1,936.76	\$1,994.81	\$1,864.70
2ND MORTGAGE P& I		\$88.27	
TAXES (APPROX)	\$236.17	\$236.17	\$236.17
HOMEOWNERS INS (APPROX)	\$45.00	\$45.00	\$45.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	\$175.12	\$175.12	\$296.92
Interest Rate			
APR			
TOTAL PAYMENT	\$2,393.05	\$2,539.37	\$2,442.79
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$124,000	\$124,000	\$124,000
1ST MORTGAGE (BASE LA)	\$119,660	\$119,660	\$117,800
2ND MORTGAGE		\$4,340	
1ST MORTGAGE P&I	\$601.90	\$619.94	\$579.51
2ND MORTGAGE P& I		\$27.43	
TAXES (APPROX)	\$109.17	\$109.17	\$109.17
HOMEOWNERS INS (APPROX)	\$30.00	\$30.00	\$30.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	\$54.84	\$54.84	\$92.28
Interest Rate			
APR			
TOTAL PAYMENT	\$795.91	\$841.38	\$810.96
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$368,000	\$368,000	\$368,000
1ST MORTGAGE (BASE LA)	\$355,120	\$355,120	\$349,600
2ND MORTGAGE		\$12,880	
1ST MORTGAGE P&I	\$1,786.28	\$1,839.83	\$1,719.82
2ND MORTGAGE P& I		\$81.41	
TAXES (APPROX)	\$181.25	\$181.25	\$181.25
HOMEOWNERS INS (APPROX)	\$50.00	\$50.00	\$50.00
HOA FEES (APPROX)	\$15.00	\$15.00	\$15.00
MORTGAGE INS (PMI)	\$162.76	\$162.76	\$273.85
Interest Rate			
APR			
TOTAL PAYMENT	\$2,195.29	\$2,330.25	\$2,239.92
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$349,000	\$349,000	\$349,000
1ST MORTGAGE (BASE LA)	\$366,785	\$336,785	\$331,550
2ND MORTGAGE		\$12,215	
1ST MORTGAGE P&I	\$1,694.05	\$1,744.83	\$1,631.03

2ND MORTGAGE P& I		\$77.21	
TAXES (APPROX)	\$249.92	\$249.92	\$249.92
HOMEOWNERS INS (APPROX)	\$50.00	\$50.00	\$50.00
HOA FEES (APPROX)	\$98.00	\$98.00	\$98.00
MORTGAGE INS (PMI)	\$154.36	\$154.36	\$259.71
Interest Rate			
APR			
TOTAL PAYMENT	\$2,246.33	\$2,374.32	\$2,288.66
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$449,900	\$449,900	\$449,900
1ST MORTGAGE (BASE LA)	\$434,153.50	\$434,154	\$427,405
2ND MORTGAGE		\$15,747	
1ST MORTGAGE P&I	\$2,183.82	\$2,249.28	\$2,102.58
2ND MORTGAGE P& I		\$99.53	
TAXES (APPROX)	\$230.50	\$230.50	\$230.50
HOMEOWNERS INS (APPROX)	\$50.00	\$50.00	\$50.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	\$198.99	\$198.99	\$334.80
Interest Rate			
APR			
TOTAL PAYMENT	\$2,663.31	\$2,828.30	\$2,717.88
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$259,000	\$259,000	\$259,000
1ST MORTGAGE (BASE LA)	\$249,935	\$249,935	\$246,050
2ND MORTGAGE		\$9,065	
1ST MORTGAGE P&I	\$1,257.19	\$1,294.87	\$1,210.42
2ND MORTGAGE P& I		\$57.30	
TAXES (APPROX)	\$124.67	\$124.67	\$124.67
HOMEOWNERS INS (APPROX)	\$45.00	\$45.00	\$45.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	\$114.55	\$114.55	\$192.74
Interest Rate			
APR			
TOTAL PAYMENT	\$1,541.41	\$1,636.39	\$1,572.83
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$215,000	\$215,000	\$215,000
1ST MORTGAGE (BASE LA)	\$207,475	\$207,475	\$204,250
2ND MORTGAGE		\$7,525	
1ST MORTGAGE P&I	\$1,043.62	\$1,074.90	\$1,004.79
2ND MORTGAGE P& I		\$47.56	
TAXES (APPROX)	\$111.54	\$111.54	\$111.54
HOMEOWNERS INS (APPROX)	\$40.00	\$40.00	\$40.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	\$95.09	\$95.09	\$160.00
Interest Rate			
APR			

TOTAL PAYMENT	\$1,290.25	\$1,369.09	\$1,316.33
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$349,900	\$349,900	\$349,900
1ST MORTGAGE (BASE LA)	\$337,654	\$337,654	\$332,405
2ND MORTGAGE		\$12,247	
1ST MORTGAGE P&I	\$1,698.42	\$1,749.33	\$1,635.23
2ND MORTGAGE P& I		\$77.41	
TAXES (APPROX)	\$134.25	\$134.25	\$134.25
HOMEOWNERS INS (APPROX)	\$50.00	\$50.00	\$50.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	\$154.76	\$154.76	\$260.38
Interest Rate			
APR			
TOTAL PAYMENT	\$2,037.43	\$2,165.75	\$2,079.86
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$315,000	\$315,000	\$315,000
1ST MORTGAGE (BASE LA)	\$303,975	\$303,975	\$299,250
2ND MORTGAGE		\$11,025	
1ST MORTGAGE P&I	\$1,529.02	\$1,574.85	\$1,472.13
2ND MORTGAGE P& I		\$69.69	
TAXES (APPROX)	\$186.25	\$186.25	\$186.25
HOMEOWNERS INS (APPROX)	\$50.00	\$50.00	\$50.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	\$139.32	\$139.32	\$234.41
Interest Rate			
APR			
TOTAL PAYMENT	\$1,904.59	\$2,020.11	\$1,942.79
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	\$384,900	\$384,900	\$384,900
1ST MORTGAGE (BASE LA)	\$371,428.50	\$371,428.50	\$365,655.00
2ND MORTGAGE		\$13,472	
1ST MORTGAGE P&I	\$1,868.31	\$1,924.31	\$1,798.60
2ND MORTGAGE P& I		\$851.50	
TAXES (APPROX)	\$205.75	\$205.75	\$205.75
HOMEOWNERS INS (APPROX)	\$50.00	\$50.00	\$50.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	\$170.24	\$170.24	\$286.43
Interest Rate			
APR			
TOTAL PAYMENT	\$2,294.30	\$3,201.80	\$2,340.78
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	259,900.00	259,900.00	259,900.00
1ST MORTGAGE (BASE LA)	250,803.50	250,803.50	246,905.00
2ND MORTGAGE		9,096.50	
1ST MORTGAGE P&I	1,261.56	1,299.37	1,214.62
2ND MORTGAGE P& I		57.50	

TAXES (APPROX)	140.50	140.50	140.50
HOMEOWNERS INS (APPROX)	45.00	45.00	45.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	114.95	114.95	193.41
Interest Rate			
APR			
TOTAL PAYMENT	\$1,562.01	\$1,657.32	\$1,593.53
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	235,000.00	235,000.00	235,000.00
1ST MORTGAGE (BASE LA)	226,775.00	226,775.00	223,250.00
2ND MORTGAGE		8,225.00	
1ST MORTGAGE P&I	1,140.70	1,174.89	1,098.26
2ND MORTGAGE P& I		51.99	
TAXES (APPROX)	134.92	134.92	134.92
HOMEOWNERS INS (APPROX)	40.00	40.00	40.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	103.94	103.94	174.88
Interest Rate			
APR			
TOTAL PAYMENT	\$1,419.56	\$1,505.74	\$1,448.06
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	217,900.00	217,900.00	217,900.00
1ST MORTGAGE (BASE LA)	210,273.50	210,273.50	207,005.00
2ND MORTGAGE		7,626.50	
1ST MORTGAGE P&I	1,057.69	1,089.39	1,018.34
2ND MORTGAGE P& I		48.20	
TAXES (APPROX)	176.00	176.00	176.00
HOMEOWNERS INS (APPROX)	40.00	40.00	40.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	96.38	95.64	162.15
Interest Rate			
APR			
TOTAL PAYMENT	\$1,370.07	\$1,449.23	\$1,396.49
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	187,000.00	187,000.00	187,000.00
1ST MORTGAGE (BASE LA)	180,455.00	180,455.00	177,650.00
2ND MORTGAGE		6,545.00	
1ST MORTGAGE P&I	907.70	934.91	873.93
2ND MORTGAGE P& I		41.37	
TAXES (APPROX)	116.67	116.67	116.67
HOMEOWNERS INS (APPROX)	35.00	35.00	35.00
HOA FEES (APPROX)	25.00	25.00	25.00
MORTGAGE INS (PMI)	82.71	82.70	139.16
Interest Rate			
APR			
TOTAL PAYMENT	\$1,167.08	\$1,235.65	\$1,189.76

TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	164,900.00	164,900.00	164,900.00
1ST MORTGAGE (BASE LA)	159,128.50	159,128.50	156,655.00
2ND MORTGAGE		5,771.50	
1ST MORTGAGE P&I	800.43	824.42	770.65
2ND MORTGAGE P& I		36.48	
TAXES (APPROX)	116.67	116.67	116.67
HOMEOWNERS INS (APPROX)	35.00	35.00	35.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	72.93	72.93	122.71
Interest Rate			
APR			
TOTAL PAYMENT	\$1,025.03	\$1,085.50	\$1,045.03
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE			
1ST MORTGAGE (BASE LA)			
2ND MORTGAGE			
1ST MORTGAGE P&I			
2ND MORTGAGE P& I			
TAXES (APPROX)			
HOMEOWNERS INS (APPROX)			
HOA FEES (APPROX)			
MORTGAGE INS (PMI)			
Interest Rate			
APR			
TOTAL PAYMENT	\$0.00	\$0.00	\$0.00
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	165,000.00	165,000.00	165,000.00
1ST MORTGAGE (BASE LA)	159,225.00	159,225.00	
2ND MORTGAGE		5,775.00	
1ST MORTGAGE P&I	800.91	824.92	771.12
2ND MORTGAGE P& I		36.50	
TAXES (APPROX)	116.67	116.67	116.67
HOMEOWNERS INS (APPROX)	35.00	35.00	35.00
HOA FEES (APPROX)	25.00	25.00	25.00
MORTGAGE INS (PMI)	72.98	72.98	122.79
Interest Rate			
APR			
TOTAL PAYMENT	\$1,050.56	\$1,111.07	\$1,070.58
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	130,000.00	130,000.00	130,000.00
1ST MORTGAGE (BASE LA)	125,400.00	125,450.00	123,500.00
2ND MORTGAGE		4,550.00	
1ST MORTGAGE P&I	631.02	649.94	607.55
2ND MORTGAGE P& I		20.76	
TAXES (APPROX)	76.25	76.25	76.25

HOMEOWNERS INS (APPROX)	30.00	30.00	30.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	57.50	57.50	96.74
Interest Rate			
APR			
TOTAL PAYMENT	\$794.77	\$834.45	\$810.54
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	390,000.00	390,000.00	390,000.00
1ST MORTGAGE (BASE LA)	376,350.00	376,350.00	370,000.00
2ND MORTGAGE		13,650.00	
1ST MORTGAGE P&I	1,893.07	1,949.81	1,822.64
2ND MORTGAGE P& I		86.28	
TAXES (APPROX)	210.08	210.08	210.08
HOMEOWNERS INS (APPROX)	50.00	50.00	50.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	172.49	172.49	290.23
Interest Rate			
APR			
TOTAL PAYMENT	\$2,325.64	\$2,468.66	\$2,372.95
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	159,900.00	159,900.00	159,900.00
1ST MORTGAGE (BASE LA)	154,303.50	154,303.50	151,905.00
2ND MORTGAGE		5,596.50	
1ST MORTGAGE P&I	776.15	799.42	747.28
2ND MORTGAGE P& I		35.37	
TAXES (APPROX)	132.33	132.33	132.33
HOMEOWNERS INS (APPROX)	30.00	30.00	30.00
HOA FEES (APPROX)		70.00	70.00
MORTGAGE INS (PMI)	70.72	70.72	118.99
Interest Rate			
APR			
TOTAL PAYMENT	\$1,009.20	\$1,137.84	\$1,098.60
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	315,900.00	315,900.00	315,900.00
1ST MORTGAGE (BASE LA)	304,843.50	304,843.50	300,105.00
2ND MORTGAGE		11,056.50	
1ST MORTGAGE P&I	1,924.35	1,579.34	1,476.34
2ND MORTGAGE P& I		69.88	
TAXES (APPROX)	181.25	181.25	181.25
HOMEOWNERS INS (APPROX)	45.00	45.00	45.00
HOA FEES (APPROX)	25.00	25.00	25.00
MORTGAGE INS (PMI)	139.72	139.72	139.72
Interest Rate			
APR			
TOTAL PAYMENT	\$2,315.32	\$2,040.19	\$1,867.31
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional

PURCHASE PRICE	155,000.00	155,000.00	155,000.00
1ST MORTGAGE (BASE LA)	149,575.00	149,575.00	147,250.00
2ND MORTGAGE		5,425.00	
1ST MORTGAGE P&I	752.37	774.92	724.38
2ND MORTGAGE P& I		34.29	
TAXES (APPROX)	26.42	26.42	26.42
HOMEOWNERS INS (APPROX)	30.00	30.00	30.00
HOA FEES (APPROX)	70.00	70.00	70.00
MORTGAGE INS (PMI)	68.56	68.57	115.35
Interest Rate			
APR			
TOTAL PAYMENT	\$947.35	\$1,004.20	\$966.15
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	150,000.00	150,000.00	150,000.00
1ST MORTGAGE (BASE LA)	144,750.00	144,750.00	142,500.00
2ND MORTGAGE		5,250.00	
1ST MORTGAGE P&I	728.10	749.92	701.01
2ND MORTGAGE P& I		33.18	
TAXES (APPROX)	82.08	82.08	82.08
HOMEOWNERS INS (APPROX)	25.00	25.00	25.00
HOA FEES (APPROX)	100.00	100.00	100.00
MORTGAGE INS (PMI)	66.34	66.34	111.63
Interest Rate			
APR			
TOTAL PAYMENT	\$1,001.52	\$1,056.52	\$1,019.72
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	169,900.00	169,900.00	169,900.00
1ST MORTGAGE (BASE LA)	163,953.50	163,953.50	161,405.00
2ND MORTGAGE		5,946.50	
1ST MORTGAGE P&I	824.69	849.41	794.02
2ND MORTGAGE P& I		37.59	
TAXES (APPROX)	96.17	96.17	96.17
HOMEOWNERS INS (APPROX)	40.00	40.00	40.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	75.15	75.15	126.43
Interest Rate			
APR			
TOTAL PAYMENT	\$1,036.01	\$1,098.32	\$1,056.62
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	185,000.00	185,000.00	185,000.00
1ST MORTGAGE (BASE LA)	178,525.00	178,525.00	175,750.00
2ND MORTGAGE		6,475.00	
1ST MORTGAGE P&I	897.99	924.91	864.58
2ND MORTGAGE P& I		40.93	
TAXES (APPROX)	94.83	94.83	94.83
HOMEOWNERS INS (APPROX)	40.00	40.00	40.00

HOA FEES (APPROX)			
MORTGAGE INS (PMI)	81.82	81.82	137.67
Interest Rate			
APR			
TOTAL PAYMENT	\$1,114.64	\$1,182.49	\$1,137.08
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	125,000.00	125,000.00	125,000.00
1ST MORTGAGE (BASE LA)	120,625.00	120,625.00	118,750.00
2ND MORTGAGE		4,375.00	
1ST MORTGAGE P&I	606.75	624.94	584.18
2ND MORTGAGE P& I		27.65	
TAXES (APPROX)	100.00	100.00	100.00
HOMEOWNERS INS (APPROX)	30.00	30.00	30.00
HOA FEES (APPROX)	150.00	150.00	150.00
MORTGAGE INS (PMI)	55.29	55.29	93.02
Interest Rate			
APR			
TOTAL PAYMENT	\$942.04	\$987.88	\$957.20
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	225,000.00	225,000.00	225,000.00
1ST MORTGAGE (BASE LA)	217,125.00	217,125.00	2,137,500.00
2ND MORTGAGE		7,875.00	
1ST MORTGAGE P&I	1,092.16	1,124.89	1,051.52
2ND MORTGAGE P& I		69.78	
TAXES (APPROX)	170.34	170.34	170.34
HOMEOWNERS INS (APPROX)		35.00	35.00
HOA FEES (APPROX)	35.00		
MORTGAGE INS (PMI)	99.52	99.52	167.44
Interest Rate			
APR			
TOTAL PAYMENT	\$1,397.02	\$1,499.53	\$1,424.30
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	140,000.00	140,000.00	140,000.00
1ST MORTGAGE (BASE LA)	135,100.00	135,100.00	133,000.00
2ND MORTGAGE		4,900.00	
1ST MORTGAGE P&I	679.56	679.56	654.28
2ND MORTGAGE P& I		30.97	
TAXES (APPROX)	79.17	79.17	79.17
HOMEOWNERS INS (APPROX)	30.00	30.00	30.00
HOA FEES (APPROX)	30.00	30.00	30.00
MORTGAGE INS (PMI)	61.92	61.92	104.18
Interest Rate			
APR			
TOTAL PAYMENT	\$880.65	\$911.62	\$897.63
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	139,000.00	139,000.00	139,000.00

1ST MORTGAGE (BASE LA)	134,135.00	134,135.00	132,050.00
2ND MORTGAGE		4,865.00	
1ST MORTGAGE P&I	674.71	694.93	649.61
2ND MORTGAGE P& I		30.75	
TAXES (APPROX)	51.50	51.50	51.50
HOMEOWNERS INS (APPROX)	30.00	30.00	30.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	61.48	61.48	103.44
Interest Rate			
APR			
TOTAL PAYMENT	\$817.69	\$868.66	\$834.55
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	250,000.00	250,000.00	250,000.00
1ST MORTGAGE (BASE LA)	241,250.00	241,250.00	237,500.00
2ND MORTGAGE		8,750.00	
1ST MORTGAGE P&I	1,213.51	1,249.88	1,168.36
2ND MORTGAGE P& I		55.31	
TAXES (APPROX)	168.00	168.00	168.00
HOMEOWNERS INS (APPROX)	65.00	45.00	45.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	110.57	110.57	186.04
Interest Rate			
APR			
TOTAL PAYMENT	\$1,557.08	\$1,628.76	\$1,567.40
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	219,900.00	219,900.00	219,900.00
1ST MORTGAGE (BASE LA)	212,203.50	212,203.50	208,905.00
2ND MORTGAGE		7,696.50	
1ST MORTGAGE P&I	1,067.40	1,099.39	1,027.69
2ND MORTGAGE P& I		48.65	
TAXES (APPROX)	156.75	156.75	156.75
HOMEOWNERS INS (APPROX)	40.00	40.00	40.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	92.26	97.26	163.64
Interest Rate			
APR			
TOTAL PAYMENT	\$1,356.41	\$1,442.05	\$1,388.08
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	225,000.00	225,000.00	225,000.00
1ST MORTGAGE (BASE LA)	217,125.00	217,125.00	213,750.00
2ND MORTGAGE		78,875.00	
1ST MORTGAGE P&I	1,092.16	1,124.89	1,051.52
2ND MORTGAGE P& I		49.78	
TAXES (APPROX)	126.17	126.17	126.17
HOMEOWNERS INS (APPROX)	40.00	40.00	40.00
HOA FEES (APPROX)	10.00	10.00	10.00

MORTGAGE INS (PMI)	99.52	99.52	167.44
Interest Rate			
APR			
TOTAL PAYMENT	\$1,367.85	\$1,450.36	\$1,395.13
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	289,900.00	289,900.00	289,900.00
1ST MORTGAGE (BASE LA)	279,753.50	279,753.50	275,405.00
2ND MORTGAGE		10,146.50	
1ST MORTGAGE P&I	1,407.18	1,449.36	1,354.83
2ND MORTGAGE P& I		64.13	
TAXES (APPROX)	152.83	153.83	152.83
HOMEOWNERS INS (APPROX)	45.00	45.00	45.00
HOA FEES (APPROX)	57.00	57.00	57.00
MORTGAGE INS (PMI)	128.22	128.22	215.73
Interest Rate			
APR			
TOTAL PAYMENT	\$1,790.23	\$1,897.54	\$1,825.39
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	99,000.00	99,000.00	99,000.00
1ST MORTGAGE (BASE LA)	95,535.00	95,535.00	94,050.00
2ND MORTGAGE		3,465.00	
1ST MORTGAGE P&I	480.55	494.95	462.67
2ND MORTGAGE P& I		21.90	
TAXES (APPROX)	91.67	91.67	91.67
HOMEOWNERS INS (APPROX)	30.00	30.00	30.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	43.79	43.79	73.67
Interest Rate			
APR			
TOTAL PAYMENT	\$646.01	\$682.31	\$658.01
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	225,000.00	225,000.00	225,000.00
1ST MORTGAGE (BASE LA)	217,125.00	217,125.00	213,750.00
2ND MORTGAGE		7,875.00	
1ST MORTGAGE P&I	1,092.16	1,124.89	1,051.52
2ND MORTGAGE P& I		49.78	
TAXES (APPROX)	148.17	148.17	148.17
HOMEOWNERS INS (APPROX)	40.00	40.00	40.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	99.52	99.52	167.44
Interest Rate			
APR			
TOTAL PAYMENT	\$1,379.85	\$1,462.36	\$1,407.13
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	210,000.00	210,000.00	210,000.00
1ST MORTGAGE (BASE LA)	202,650.00	202,650.00	199,500.00

2ND MORTGAGE		7,350.00	
1ST MORTGAGE P&I	1,019.34	1,049.90	981.42
2ND MORTGAGE P& I		46.46	
TAXES (APPROX)	114.83	114.83	114.83
HOMEOWNERS INS (APPROX)	40.00	40.00	40.00
HOA FEES (APPROX)	118.00	118.00	118.00
MORTGAGE INS (PMI)	92.88	92.88	156.28
Interest Rate			
APR			
TOTAL PAYMENT	\$1,385.05	\$1,462.07	\$1,410.53
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	115,000.00	115,000.00	115,000.00
1ST MORTGAGE (BASE LA)	110,975.00	110,975.00	109,250.00
2ND MORTGAGE		4,025.00	
1ST MORTGAGE P&I	558.21	574.94	537.44
2ND MORTGAGE P& I		25.44	
TAXES (APPROX)	86.83	86.83	86.83
HOMEOWNERS INS (APPROX)	30.00	30.00	30.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	50.86	50.86	85.58
Interest Rate			
APR			
TOTAL PAYMENT	\$725.90	\$768.07	\$739.85
TYPE OF LOAN:	FHA 3.5% DOWN	UT HO. 96.5%/3.5% = 100%	5% Conventional
PURCHASE PRICE	145,900.00	145,900.00	145,900.00
1ST MORTGAGE (BASE LA)	140,793.50	140,793.50	138,605.00
2ND MORTGAGE		5,106.50	
1ST MORTGAGE P&I	708.20	729.42	681.85
2ND MORTGAGE P& I		32.28	
TAXES (APPROX)	70.42	70.42	70.42
HOMEOWNERS INS (APPROX)	35.00	35.00	35.00
HOA FEES (APPROX)			
MORTGAGE INS (PMI)	64.53	64.53	108.57
Interest Rate			
APR			
TOTAL PAYMENT	\$878.15	\$931.65	\$895.84