## What size mortgage can you comfortably afford?

The chart below illustrates estimated loan amounts that correspond to sample monthly payments under various interest rate scenarios. Financing examples below are for illustrative purposes only and are not commitments to lend. Rates, terms and conditions are subject to change without notice.

Monthly payments are principal and interest only and do not include taxes, insurance or any other fees that may apply, which will result in a higher actual payment. Example APRs are based on the loan amount shown and assume $3 \%$ closing costs and $20 \%$ down payment. Sample payments and rates are based on a 30-year fixed interest rate loan program. The APR you receive may be higher than depicted below, depending upon the loan balance, current guidelines and other factors.

| Monthly Payment | 4.5\% Rate 4.754\% APR | $5 \%$ Rate $5.262 \%$ APR | 5.5\% Rate 5.770\% APR | $6 \%$ Rate 6.278\% APR | 6.5\% Rate 6.787\% APR | 7\% Rate 7.295\% APR | $\begin{gathered} \hline 7.5 \% \\ \text { Rate } \\ 7.805 \% \\ \text { APR } \end{gathered}$ | 8\% Rate 8.314\% APR | 8.5\% Rate 8.824\% APR | 9\% Rate 9.334\% APR |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$1,000 | \$197,361 | \$188,280 | \$176,121 | \$166,790 | \$158,210 | \$150,308 | \$143,018 | \$136,283 | \$130,054 | \$124,282 |
| \$1,050 | \$207,229 | \$195,595 | \$184,927 | \$175,130 | \$166,120 | \$157,823 | \$150,169 | \$143,098 | \$136,556 | \$130,498 |
| \$1,100 | \$217,097 | \$204,900 | \$193,733 | \$183,470 | \$174,030 | \$165,338 | \$157,320 | \$149,912 | \$143,058 | \$136,710 |
| \$1,150 | \$226,965 | \$214,220 | \$202,540 | \$191,810 | \$181,940 | \$172,854 | \$164,471 | \$156,726 | \$149,561 | \$142,924 |
| \$1,200 | \$236,833 | \$223,535 | \$211,346 | \$200,150 | \$189,850 | \$180,369 | \$171,621 | \$163,540 | \$156,064 | \$149,138 |
| \$1,250 | \$246,701 | \$232,850 | \$220,152 | \$208,590 | \$197,760 | \$187,884 | \$178,772 | \$170,354 | \$162,567 | \$155,352 |
| \$1,300 | \$256,569 | \$242,166 | \$228,958 | \$216,830 | \$205,670 | \$195,400 | \$185,923 | \$177,168 | \$169,070 | \$161,567 |
| \$1,350 | \$266,437 | \$251,480 | \$237,764 | \$225,170 | \$213,580 | \$202,916 | \$193,074 | \$183,982 | \$175,573 | \$167,781 |
| \$1,400 | \$276,305 | \$260,790 | \$246,570 | \$233,510 | \$221,490 | \$210,431 | \$200,225 | \$190,798 | \$182,076 | \$173,995 |
| \$1,450 | \$286,173 | \$270,108 | \$255,376 | \$241,850 | \$229,400 | \$217,946 | \$207,376 | \$197,611 | \$188,578 | \$180,209 |
| \$1,500 | \$296,041 | \$279,420 | \$264,162 | \$250,190 | \$237,310 | \$225,462 | \$214,527 | \$204,425 | \$195,081 | \$186,423 |
| \$1,550 | \$305,909 | \$288,735 | \$272,988 | \$258,530 | \$245,230 | \$232,977 | \$221,678 | \$211,239 | \$201,583 | \$192,637 |
| \$1,600 | \$315,777 | \$298,050 | \$281,794 | \$266,870 | \$253,140 | \$240,493 | \$228,829 | \$218,053 | \$208,086 | \$198,851 |
| \$1,650 | \$325,645 | \$307,360 | \$290,600 | \$275,210 | \$261.050 | \$248,008 | \$235,979 | \$224,867 | \$214,589 | \$205,065 |
| \$1,700 | \$335,513 | \$316,675 | \$299,407 | \$283,550 | \$268,960 | \$255,523 | \$243,130 | \$231,681 | \$221,092 | \$211,279 |
| \$1,750 | \$345,382 | \$325,990 | \$308,213 | \$291,890 | \$276,870 | \$263,039 | \$250,281 | \$238,496 | \$227,594 | \$217,493 |

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