

# A HISTORIC OPPORTUNITY

With record low interest rates, it may be time to take advantage of what this market has to offer. Use this chart to see how a shift in rates can affect your affordability.

Price of Home	20% down	3.50%	3.75%	4.00%	4.25%	4.50%	4.75%	5.00%	5.25%	5.50%	5.75%
\$300,000	\$60,000	1077	1111	1146	1181	1216	1252	1288	1325	1363	1400
\$350,000	\$70,000	1257	1296	1337	1377	1419	1461	1503	1546	1590	1634
\$400,000	\$80,000	1436	1481	1528	1574	1621	1669	1718	1767	1817	1867
\$450,000	\$90,000	1616	1667	1719	1771	1824	1878	1933	1988	2044	2100
\$500,000	\$100,000	1796	1852	1910	1968	2027	2087	2147	2209	2271	2334
\$550,000	\$110,000	1875	2037	2101	2165	2229	2295	2362	2430	2498	2567
\$600,000	\$120,000	2155	2222	2292	2361	2432	2504	2577	2651	2725	2801
\$650,000	\$130,000	2335	2408	2483	2558	2635	2713	2791	2871	2953	3034
\$700,000	\$140,000	2514	2593	2674	2755	2837	2921	3006	3092	3180	3268
\$750,000	\$150,000	2694	2778	2864	2952	3040	3130	3221	3313	3407	3501
\$800,000	\$160,000	2873	2963	3055	3148	3243	3339	3436	3534	3634	3734
\$850,000	\$170,000	3053	3149	3246	3345	3445	3547	3650	3755	3861	3968
\$900,000	\$180,000	3233	3334	3437	3542	3648	3756	3865	3976	4088	4201
\$950,000	\$190,000	3412	3519	3628	3738	3850	3964	4079	4196	4315	4435
\$1,000,000	\$200,000	3592	3704	3819	3935	4053	4173	4294	4417	4542	4668
\$1,050,000	\$210,000	3771	3890	4010	4132	4256	4381	4509	4638	4769	4902
\$1,100,000	\$220,000	3951	4075	4201	4329	4458	4590	4724	4859	4996	5135
\$1,150,000	\$230,000	4131	4260	4392	4525	4661	4799	4938	5080	5223	5368
\$1,200,000	\$240,000	4310	4445	4583	4722	4864	5007	5153	5301	5450	5602
\$1,250,000	\$250,000	4490	4631	4774	4919	5066	5216	5368	5522	5677	5835
\$1,300,000	\$260,000	4670	4816	4965	5116	5269	5425	5582	5742	5905	6069
\$1,350,000	\$270,000	4849	5001	5156	5312	5472	5633	5797	5963	6132	6302
\$1,400,000	\$280,000	5029	5186	5347	5509	5674	5842	6012	6184	6359	6536
\$1,450,000	\$290,000	5208	5372	5538	5706	4877	6051	6227	6405	6586	6769
\$1,500,000	\$300,000	5388	5557	5728	5903	6080	6259	6441	6626	6813	7002
\$1,550,000	\$310,000	5568	5742	5919	6100	6282	6468	6656	6847	7040	7236
\$1,600,000	\$320,000	5747	5927	6110	6296	6485	6677	6871	7068	7267	7469
\$1,650,000	\$330,000	5927	6113	6301	6493	6688	6885	7086	7289	7494	7703
\$1,700,000	\$340,000	6107	6298	6492	6690	6890	7094	7300	7509	7721	7936
\$1,750,000	\$350,000	6286	6483	6683	6887	7093	7303	7515	7730	7949	8170
\$1,800,000	\$360,000	6466	6668	6874	7083	7296	7511	7730	7951	8176	8403

Note: examples assume a 20% down payment, a 30-year fixed loan. Examples do not include taxes and insurance.

