

Write "0" if applicable.

	90% Conventional	80% Conventional	VA	FHA	Cal-Vet
<b>Closing Costs</b>					
1. Origination fee	( %)	(1-3%)	(1%)	( %)	
2. Funding fee	( %)		(1.875%)		
3. MIP - one time	( %)	(.65%)		( %)	
4. Down payment	( %)	( %)	( %)	( %)	( %)
5. Total cash for COE					
<b>Monthly expenses</b>					
6. Interest monthly					
7. Principal monthly					
8. Taxes/Ins. (10%) monthly					
9. Mortgage ins. monthly		(.0034)			
10. Total monthly payment					
11. Loan amount					
12. Interest rate	10%	9.75%	9.5%	10%	9.5%
13. Loan term					
<b>Qualifying ratios:</b>					
14. Loan qualifying housing exp to inc.					
15. Derek & Sylvia housing exp. to inc.					
16. Total exp. to inc.					
17. Derek & Sylvia loan total exp. to inc.					
17. Total loan debt service					
18. Derek & Sylvia debt service					
<b>Price / Loan</b>					
19. Max. sales price they qualify for					
20. Max. program loan amount					