

Analysis Study for Total House Monthly Payment Vs. the Amount of Loan
FHA

3/1/2013

1-year

1-Year

ID	Purchase Price	Down Payment	Annual Interest Rate	Term	Type	LUMP %	Annual MP %	Property Tax Rate %	HOA Monthly	Loan Amount	Monthly PI	Monthly Tax	Monthly MI	Monthly PITI	Monthly Other	FFTRAMPFR	FFTRAMPFR	FFTRAMPFR	MFRP %	MFRP %	Monthly Rent	Cash Flow per Month	Down Payment	Estimated Closing Cost %	1-year		1-Year					
																									Simple	NPV/CCM	ROI Cash-cash	ROI Cash-cash	ROI Cash-cash	ROI Cash-cash		
All Cash	130000	100	0	0	0	2.1881	800	0	0	0	0	285.50	285.50	0	0	285.50	607	5	742.50	742.50	0	0	0.2379	1.1000	1320.0000	\$ 1,034.50	\$ 300	\$ 120,300	10.32%	10.35%		
20	120000	25	6.5	30	FR	1.75	0	2.1881	800	0	0	285.50	285.50	0	0	746.53	607	5	1,038.51	1,038.51	0	0	0.6229	0.6179	1.1000	1320.0000	\$ 578.49	\$ 30,000	\$ 1,200	\$ 31,200	22.25%	5.78%
21	120000	25	6.5	30	FR	1.75	1.2	2.1881	800	0	0	285.50	285.50	0	0	667.76	607	5	1,204.21	1,204.21	0	0	0.7233	1.1000	1320.0000	\$ 452.09	\$ 24,000	\$ 1,200	\$ 25,200	21.53%	4.52%	
22	100000	10	6.5	30	FR	1.75	1.2	2.1881	800	0	0	285.50	285.50	0	0	662.72	607	5	1,097.75	1,097.75	0	0	0.6732	1.1000	1320.0000	\$ 379.28	\$ 12,000	\$ 1,200	\$ 13,200	34.48%	3.79%	
23	100000	10	6.5	30	FR	1.75	1.2	2.1881	800	0	0	285.50	285.50	0	0	677.62	607	5	1,044.12	1,044.12	0	0	0.6732	1.1000	1320.0000	\$ 342.88	\$ 6,000	\$ 1,200	\$ 7,200	57.15%	3.43%	
24	100000	15	6.5	30	FR	1.75	1.2	2.1881	800	0	0	285.50	285.50	0	0	662.72	607	5	1,049.86	1,049.86	0	0	0.6732	1.1000	1320.0000	\$ 327.14	\$ 4,200	\$ 1,200	\$ 5,400	72.70%	3.27%	
All Cash	170000	100	0	0	0	2.1881	1200	0	0	0	0	430.00	430.00	0	0	430.00	607	5	867.00	867.00	0	0	0.2412	0.9000	1530.0000	\$ 1,119.99	\$ 170,000	\$ 400	\$ 170,400	7.89%	7.91%	
25	170000	25	6.5	30	FR	1.75	0	2.1881	1200	0	0	430.00	430.00	0	0	1,069.00	607	5	1,533.00	1,533.00	0	0	0.6212	0.9000	1530.0000	\$ 473.97	\$ 42,500	\$ 1,700	\$ 44,200	12.87%	3.85%	
26	170000	25	6.5	30	FR	1.75	1.2	2.1881	1200	0	0	430.00	430.00	0	0	1,253.30	607	5	1,692.30	1,692.30	0	0	0.7065	0.9000	1530.0000	\$ 294.90	\$ 34,000	\$ 1,700	\$ 35,700	9.91%	2.08%	
27	170000	30	6.5	30	FR	1.75	1.2	2.1881	1200	0	0	430.00	430.00	0	0	1,338.24	607	5	1,795.24	1,795.24	0	0	0.8742	0.9000	1530.0000	\$ 191.76	\$ 17,000	\$ 1,700	\$ 18,700	12.31%	1.95%	
28	170000	35	6.5	30	FR	1.75	1.2	2.1881	1200	0	0	430.00	430.00	0	0	1,389.81	607	5	1,846.81	1,846.81	0	0	0.9005	0.9000	1530.0000	\$ 140.19	\$ 8,500	\$ 1,700	\$ 10,200	16.49%	0.99%	
29	170000	40	6.5	30	FR	1.75	1.2	2.1881	1200	0	0	430.00	430.00	0	0	1,433.31	607	5	1,898.31	1,898.31	0	0	0.9307	0.9000	1530.0000	\$ 117.89	\$ 5,950	\$ 1,700	\$ 7,650	18.49%	0.83%	
All Cash	200000	100	0	0	0	2.1881	1600	0	0	0	0	584.50	584.50	0	0	584.50	607	5	1,169.50	1,169.50	0	0	0.2457	1.0000	2200.0000	\$ 1,615.48	\$ 220,000	\$ 400	\$ 220,400	8.90%	8.91%	
25	200000	25	6.5	30	FR	1.75	0	2.1881	1600	0	0	584.50	584.50	0	0	1,433.50	607	5	1,977.50	1,977.50	0	0	0.6457	1.0000	2200.0000	\$ 779.45	\$ 55,000	\$ 2,200	\$ 77,200	16.35%	4.25%	
21	200000	20	6.5	30	FR	1.75	1.2	2.1881	1600	0	0	584.50	584.50	0	0	1,623.29	607	5	2,209.29	2,209.29	0	0	0.9889	1.0000	2200.0000	\$ 547.71	\$ 44,000	\$ 2,200	\$ 46,200	14.23%	2.99%	
22	200000	15	6.5	30	FR	1.75	1.2	2.1881	1600	0	0	584.50	584.50	0	0	1,786.76	607	5	2,342.76	2,342.76	0	0	0.9939	1.0000	2200.0000	\$ 414.24	\$ 22,000	\$ 2,200	\$ 24,200	20.54%	2.26%	
23	200000	10	6.5	30	FR	1.75	1.2	2.1881	1600	0	0	584.50	584.50	0	0	1,831.24	607	5	2,386.74	2,386.74	0	0	0.9989	1.0000	2200.0000	\$ 347.51	\$ 11,000	\$ 2,200	\$ 13,200	31.59%	1.90%	
24	200000	15	6.5	30	FR	1.75	1.2	2.1881	1600	0	0	584.50	584.50	0	0	1,881.36	607	5	2,436.36	2,436.36	0	0	0.9992	1.0000	2200.0000	\$ 318.64	\$ 7,700	\$ 2,200	\$ 9,900	38.62%	1.74%	
All Cash	280000	100	0	0	0	2.1881	2000	0	0	0	0	677.27	677.27	0	0	677.27	607	5	1,344.27	1,344.27	0	0	0.2597	1.0000	2800.0000	\$ 2,072.73	\$ 280,000	\$ 400	\$ 280,400	8.87%	8.88%	
25	280000	25	6.5	30	FR	1.75	0	2.1881	2000	0	0	677.27	677.27	0	0	1,791.31	607	5	2,463.11	2,463.11	0	0	0.6398	1.0000	2800.0000	\$ 1,008.69	\$ 70,000	\$ 2,800	\$ 72,800	16.63%	4.32%	
21	280000	20	6.5	30	FR	1.75	1.2	2.1881	2000	0	0	677.27	677.27	0	0	1,976.76	607	5	2,596.76	2,596.76	0	0	0.8117	1.0000	2800.0000	\$ 713.75	\$ 56,000	\$ 2,800	\$ 58,800	14.57%	3.06%	
22	280000	15	6.5	30	FR	1.75	1.2	2.1881	2000	0	0	677.27	677.27	0	0	2,069.25	607	5	2,689.25	2,689.25	0	0	0.8649	1.0000	2800.0000	\$ 543.58	\$ 28,000	\$ 2,800	\$ 30,800	21.15%	2.33%	
23	280000	10	6.5	30	FR	1.75	1.2	2.1881	2000	0	0	677.27	677.27	0	0	2,161.36	607	5	2,781.36	2,781.36	0	0	0.9058	1.0000	2800.0000	\$ 458.95	\$ 14,000	\$ 2,800	\$ 16,800	32.78%	1.97%	
24	280000	15	6.5	30	FR	1.75	1.2	2.1881	2000	0	0	677.27	677.27	0	0	2,277.79	607	5	2,874.79	2,874.79	0	0	0.9400	1.0000	2800.0000	\$ 422.21	\$ 9,800	\$ 2,800	\$ 12,600	40.21%	1.81%	
All Cash	380000	100	0	0	0	2.1881	2300	0	0	0	0	876.30	876.30	0	0	876.30	607	5	1,482.30	1,482.30	0	0	0.2503	0.8000	3040.0000	\$ 2,088.71	\$ 380,000	\$ 400	\$ 380,400	6.59%	6.60%	
30	380000	25	6.5	30	FR	1.75	0	2.1881	2300	0	0	876.30	876.30	0	0	2,069.76	607	5	2,976.76	2,976.76	0	0	0.6904	0.8000	3040.0000	\$ 644.65	\$ 95,000	\$ 3,800	\$ 98,800	7.83%	2.04%	
37	380000	20	6.5	30	FR	1.75	1.2	2.1881	2300	0	0	876.30	876.30	0	0	2,249.62	607	5	3,166.62	3,166.62	0	0	0.8190	0.8000	3040.0000	\$ 548.38	\$ 76,000	\$ 3,800	\$ 79,800	8.25%	1.73%	
38	380000	15	6.5	30	FR	1.75	1.2	2.1881	2300	0	0	876.30	876.30	0	0	2,341.41	607	5	3,260.41	3,260.41	0	0	0.8229	0.8000	3040.0000	\$ 427.59	\$ 38,000	\$ 3,800	\$ 41,800	6.53%	0.72%	
39	380000	10	6.5	30	FR	1.75	1.2	2.1881	2300	0	0	876.30	876.30	0	0	2,433.61	607	5	3,352.61	3,352.61	0	0	0.8271	0.8000	3040.0000	\$ 70.05	\$ 19,000	\$ 3,800	\$ 22,800	3.69%	0.22%	
40	380000	5	6.5	30	FR	1.75	1.2	2.1881	2300	0	0	876.30	876.30	0	0	2,525.81	607	5	3,444.81	3,444.81	0	0	0.8313	0.8000	3040.0000	\$ (30.81)	\$ 11,400	\$ 3,800	\$ 15,200	-2.43%	-0.10%	