

Quick Qualifier

Quick Qualifier • The following chart is designed as a guide to help prospective home buyers determine the amount of mortgage financing they can qualify for. The chart assumes an income to housing ratio of 33% and a 20% down payment. Home buyers may qualify for more or less than indicated on the chart depending on credit history, employment stability, amount of down payment and the type of loan they are considering. The chart is provided for informational purposes only and is not an inducement or advertisement for mortgage financing. This chart has been prepared by Edmunds Financial Corporation.

Income	7%	7.5%	8%	8.5%	9%	9.5%	10%
\$30,000	\$101,500	\$ 96,500	\$ 92,000	\$ 87,800	\$ 83,900	\$ 80,300	\$ 76,900
\$34,000	\$115,000	\$109,400	\$104,300	\$ 99,500	\$ 95,100	\$ 91,000	\$ 87,200
\$38,000	\$128,500	\$122,300	\$116,500	\$111,200	\$106,300	\$101,700	\$ 97,400
\$42,000	\$142,000	\$135,200	\$128,800	\$122,900	\$117,400	\$112,400	\$107,700
\$46,000	\$155,600	\$148,000	\$141,100	\$134,600	\$128,600	\$123,100	\$117,900
\$50,000	\$169,100	\$160,900	\$153,300	\$146,300	\$139,800	\$133,800	\$128,200
\$54,000	\$182,600	\$173,800	\$165,600	\$158,000	\$151,000	\$144,500	\$138,500
\$58,000	\$196,200	\$186,600	\$177,800	\$169,700	\$162,200	\$155,200	\$148,700
\$62,000	\$209,700	\$199,500	\$190,100	\$181,400	\$173,400	\$165,900	\$159,000
\$66,000	\$223,200	\$212,400	\$202,400	\$193,100	\$184,600	\$176,600	\$169,200
\$70,000	\$236,700	\$225,300	\$214,600	\$204,800	\$195,700	\$187,300	\$179,500
\$74,000	\$250,300	\$238,100	\$226,900	\$216,500	\$206,900	\$198,000	\$189,700
\$78,000	\$263,800	\$251,000	\$239,200	\$228,200	\$ 218,100	\$208,700	\$200,000
\$82,000	\$277,300	\$263,900	\$251,400	\$239,900	\$229,300	\$219,400	\$210,200
\$86,000	\$290,800	\$276,700	\$263,700	\$251,700	\$240,500	\$230,100	\$220,500
\$90,000	\$304,400	\$289,600	\$276,000	\$263,400	\$251,700	\$240,800	\$230,800
\$94,000	\$317,900	\$302,500	\$288,200	\$275,100	\$262,900	\$251,500	\$241,000
\$98,000	\$331,400	\$315,400	\$300,500	\$286,800	\$274,000	\$262,200	\$251,300
\$100,000	\$338,200	\$321,800	\$306,600	\$292,600	\$279,600	\$267,600	\$256,400

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