Home Home Home 10 Years Old New 20 Years Old Credit Score Interest Rate Payment Credit Score Interest Rate Credit Score Term Interest Rate Term Term Payment Payment 740 + 30 Year 3.50% \$1,257 740 + 30 Year 3.50% \$1,123 740 + 30 Year 3.50% \$898 730 - 660 730 - 660 \$1,590 730 - 660 \$1,419 5.50% \$1,136 30 Year 5.50% 30 Year 5.50% 30 Year 650 & lower does not qualify 650 & lower does not qualify 650 & lower does not qualify 2 Bedrooms / 1 Bath 2 Bedrooms / 2 Bath 3 Bedrooms / 2 Bath Price: \$200,000 Price: \$280,000 Price: \$250,000 (after down payment)

• Taxes & Insurance: \$295 • Electricity & Heat: \$175 • Water & Trash: \$110

Home

Taxes: \$2,800 & Ins. \$750

(after down payment) Taxes: \$2,500 & Ins. \$600

• Taxes & Insurance: \$258 • Electricity & Heat: \$200 Water & Trash: \$110

> Home 10 Years Old

(after down payment) Taxes: \$2,000 & Ins. \$500

 Taxes & Insurance: \$208 • Electricity & Heat: \$230 • Water & Trash: \$90

New

Home 20 Years Old

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Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
740 +	30 Year	3.25%	\$1,306	740 +	30 Year	3.25%	\$1,306	740 +	30 Year	3.25%	\$762
730 - 660	30 Year	5.00%	\$1,610	730 - 660	30 Year	5.00%	\$1,610	730 - 660	30 Year	5.00%	\$939
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3 Bedrooms / 2 Bath Price: \$300,000 (after down payment) Taxes: \$3,000 & Ins. \$800

• Taxes & Insurance: \$316 • Electricity & Heat: \$185 • Water & Trash: \$110

4 Bedrooms / 3 Bath Price: \$300,000 (after down payment) Taxes: \$3,000 & Ins. \$600

• Taxes & Insurance: \$300 • Electricity & Heat: \$230 • Water & Trash: \$130

2 Bedrooms / 1 Bath Price: \$175,000 (after down payment) Taxes: \$1,750 & Ins. \$500

• Taxes & Insurance: \$187 • Electricity & Heat: \$220 • Water & Trash: \$90

Townhouse Condominium **Mobile Home** Credit Score Credit Score Credit Score Interest Rate Interest Rate Interest Rate Payment Payment 740 + 30 Year 5.25% \$828 740 + 20 Year 5.25% \$809 740 + 10 Years 5.25% \$662 730 - 660 730 - 660 730 - 660 \$948 \$895 6.50% \$700 30 Year 6.50% 20 Year 6.50% 10 Years 650 & lower does not qualify 650 & lower does not qualify 650 & lower does not qualify 2 Bedrooms / 1.5 Bath 4 Bedrooms / 2 Bath 2 Bedrooms / 2 Bath Price: \$120,000 Price: \$62,000 Price: \$150,000 (after down payment) (after down payment) (after down payment) Taxes: \$1,400 & Ins. \$440 Taxes: \$1,500 & Ins. \$550 Taxes: None & Ins. \$400 • Taxes & Insurance: \$153 • Taxes & Insurance: \$171 • Taxes & Insurance: \$33 Condo Fees: \$125 • Electricity & Heat: \$120 • Electricity & Heat: \$87 • Electricity & Heat: \$108 · Water & Trash: Included • Water & Trash: \$21 • Water & Trash: Included · Pets Allowed Pets Allowed • Small Pets Allowed Rental **Apartment Apartment** Home 3 Bedrooms / 1 Bath - \$975 2 Bedrooms / 1 Bath 2 Bedrooms / 1 Bath - \$750 2 Bedrooms / 1 Bath - \$875 1 Bedroom / 1 Bath - \$650 1 Bedroom / 1 Bath - \$775 **ALL CREDIT SCORES** ALL CREDIT SCORES **QUALIFY** MUST HAVE 620 OR HIGHER **OUALIFY** CREDIT SCORE • Rent: \$845 • Renter's Insurance: None • Renter's Insurance: \$35 • Renter's Insurance: \$12 • Electricity & Heat: \$124 • Electricity & Heat: Included • Electricity & Heat: \$75

· Water & Trash: Included

Pets Allowed

• Water & Trash: \$21

Pets Allowed

• Water & Trash: \$28

· Small Pets Allowed

High-End Furniture \$75/Per Month	Affordable Furniture \$30/Per Month	Clearance/Used Furniture \$20/Per Month

High-End Home Decor \$50/Per Month

Affordable Home Decor \$20/Per Month

Clearance/Used Home Decor \$10/Per Month



















