

choose an Interest rate
then multiply the factor by your sales price
to get the payment

includes P & I, taxes, insurance & MIP
Owner occupied minimum downpayment
FHA 30 year loans

for Condo's and PUD's add in the monthly HOA fee

<i>Rate</i>	<i>factor</i>
3.000%	0.00616
3.500%	0.00643
4.000%	0.00670
4.500%	0.00699
5.000%	0.00729
5.500%	0.00759
6.000%	0.00790
6.500%	0.00822
7.000%	0.00855
7.500%	0.00888
8.000%	0.00922
8.500%	0.00957
9.000%	0.00992
9.500%	0.01027
10.000%	0.01063
10.500%	0.01100
11.000%	0.01137

all amounts are estimates and may vary with individual circumstances
I am your FHA Loan Specialist, Scott Simmons. Contact me for more information.

Scott Simmons
Desert Empire Mortgage

760-831-0044 cell 760-327-2254 office

NMLS #244859 CalBRE #00909344

Scott@DesertEmpireMortgage.com