

**INCOME CHART ANALYSIS FOR  
MORTGAGE  
FAMILY SIZE OF TWO (2)**

Area Median Income (AMI %)	Area Median Income (\$ Amt.)	Estimated Purchase Price
60%	\$43,400.00	\$113,925.00
80%	\$57,850.00	\$151,850.00
100%	\$72,400.00	\$190,050.00
120%	\$86,880.00	\$228,060.00
140%	\$101,360.00	\$266,070.00

**INCOME CHART ANALYSIS FOR  
MORTGAGE  
FAMILY SIZE OF FOUR (4)**

Area Median Income (AMI %)	Area Median Income (\$ Amt.)	Estimated Purchase Price
60%	\$54,200.00	\$142,275.00
80%	\$72,300.00	\$189,780.00
100%	\$90,400.00	\$237,300.00
120%	\$108,480.00	\$284,760.00
140%	\$126,560.00	\$299,900.00

**INCOME CHART ANALYSIS FOR  
MORTGAGE  
FAMILY SIZE OF SIX (6)**

Area Median Income (AMI %)	Area Median Income (\$ Amt.)	Estimated Purchase Price
60%	\$71,160.00	\$186,790.00
80%	\$83,900.00	\$220,230.00
100%	\$104,900.00	\$275,300.00
120%	\$125,880.00	\$298,300.00
140%	\$146,860.00	\$348,000.00

**INCOME CHART ANALYSIS FOR  
MORTGAGE  
FAMILY SIZE OF EIGHT (8)**

Area Median Income (AMI %)	Area Median Income (\$ Amt.)	Estimated Purchase Price
60%	\$89,320.00	\$234,465.00
80%	\$95,450.00	\$250,500.00
100%	\$119,400.00	\$282,500.00
120%	\$143,280.00	\$339,500.00
140%	\$167,160.00	\$396,000.00

All mortgage amounts were calculated at 3.75% interest rate amortized over 30 years utilizing a 5% downpayment. The monthly housing expense (MHE) is approximately 25% debt-to-income ratio (DTIR) to allow flexibility for lenders utilizing MIP or PMI as applicable. Closing Costs estimated at approximately 7% of the purchase Price. Purchasers will be required to have a cash flow to cover the 5% downpayment and the closing costs. Additionally, reserves of at least three months PITI is usually required. Accumulating the total cash to purchase becomes a hardship for families who may be able to meet the monthly housing expense obligation which is often times consistent to their current rental payment. Monthly HOA fees if applicable should be included in the MHE/DTIRs.