

## Pre-Qualification & Purchase Scenarios

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**From:** Ming Wu

**To:** Jennifer Smith

**Date:** Monday, August 27, 2018, 12:50 PM CDT

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Hello Jennifer,

Congratulations! You have been pre-qualified based on the information provided.

Attached you will find scenarios I have put together putting 5% and 10% down. I did scenarios for both conventional and FHA. You could qualify going to an even higher purchase price if desired. I don't know how high of a purchase price you are looking for. Please feel free to contact me if you have homes you would like me to run numbers for.

Please let me know what questions you have. I look forward to working with you.

Kind Regards,

Ming Wu

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**Purchase price \$200,000 with property taxes at \$3,600/year and homeowners insurance at \$720/year**

5% down payment (\$10,000) on a conventional 30 year fix with an interest rate of 5.375%

**Principle & Interest:** \$1,063.95  
**Estimated homeowners insurance:** \$60.00  
**Estimated property taxes:** \$300.00  
**Mortgage insurance:** \$202.67  
**TOTAL MONTHLY PAYMENT:** \$1,626.62

10% down payment (\$20,000) on a conventional 30 year fix with an interest rate of 5.375%

**Principle & Interest:** \$1,007.95  
**Estimated homeowners insurance:** \$60.00  
**Estimated property taxes:** \$300.00  
**Mortgage insurance:** \$135.00  
**TOTAL MONTHLY PAYMENT:** \$1,502.95

5% down payment (\$10,000) on an FHA 30 year fix with an interest rate of 5%

**Principle & Interest:** \$1,037.81  
**Estimated homeowners insurance:** \$60.00  
**Estimated property taxes:** \$300.00  
**Mortgage insurance:** \$125.82  
**TOTAL MONTHLY PAYMENT:** \$1,523.63

10% down payment (\$10,000) on a conventional 30 year fix with an interest rate of 5%

**Principle & Interest:** \$983.19  
**Estimated homeowners insurance:** \$60.00  
**Estimated property taxes:** \$300.00  
**Mortgage insurance:** \$119.20  
**TOTAL MONTHLY PAYMENT:** \$1,462.39