

Down Payment Sensitivity

123 Main Street Salem, OR 97302

Down Payment	Percent	Cash Requirement	Annual Loan Payment	DCR	Cash Flow Before Tax	C-O-C
\$130,500	21.75%	141,045	34,020	1.53	18,119	-1.33%
\$132,000	22.00%	142,530	33,912	1.54	18,227	-1.24%
\$133,500	22.25%	144,015	33,804	1.54	18,335	-1.16%
\$135,000	22.50%	145,500	33,697	1.55	18,443	-1.07%
\$136,500	22.75%	146,985	33,589	1.55	18,551	-0.99%
\$138,000	23.00%	148,470	33,481	1.56	18,659	-0.90%
\$139,500	23.25%	149,955	33,373	1.56	18,767	-0.82%
\$141,000	23.50%	151,440	33,265	1.57	18,874	-0.74%
\$142,500	23.75%	152,925	33,157	1.57	18,982	-0.67%
\$144,000	24.00%	154,410	33,049	1.58	19,090	-0.59%
\$145,500	24.25%	155,895	32,941	1.58	19,198	-0.51%
\$147,000	24.50%	157,380	32,833	1.59	19,306	-0.44%
\$148,500	24.75%	158,865	32,725	1.59	19,414	-0.37%
\$150,000	25.00%	160,350	32,617	1.60	19,522	-0.30%
\$151,500	25.25%	161,835	32,509	1.60	19,630	-0.23%
\$153,000	25.50%	163,320	32,401	1.61	19,738	-0.16%
\$154,500	25.75%	164,805	32,294	1.61	19,846	-0.09%
\$156,000	26.00%	166,290	32,186	1.62	19,954	-0.03%
\$157,500	26.25%	167,775	32,078	1.63	20,062	0.04%
\$159,000	26.50%	169,260	31,970	1.63	20,170	0.10%
\$160,500	26.75%	170,745	31,862	1.64	20,277	0.16%
\$162,000	27.00%	172,230	31,754	1.64	20,385	0.22%
\$163,500	27.25%	173,715	31,646	1.65	20,493	0.28%
\$165,000	27.50%	175,200	31,538	1.65	601	0.34%
\$166,500	27.75%	176,685	31,430	1.66	709	0.40%
\$168,000	28.00%	178,170	31,322	1.66	817	0.46%
\$169,500	28.25%	179,655	31,214	1.67	925	0.51%
\$171,000	28.50%	181,140	31,106	1.68	1,033	0.57%
\$172,500	28.75%	182,625	30,999	1.68	1,141	0.62%
\$174,000	29.00%	184,110	30,891	1.69	1,249	0.68%
\$175,500	29.25%	185,595	30,783	1.69	1,357	0.73%
\$177,000	29.50%	187,080	30,675	1.70	1,465	0.78%
\$178,500	29.75%	188,565	30,567	1.71	1,572	0.83%
\$180,000	30.00%	190,050	30,459	1.71	1,680	0.88%
\$181,500	30.25%	191,535	30,351	1.72	1,788	0.93%
\$183,000	30.50%	193,020	30,243	1.72	1,896	0.98%
\$184,500	30.75%	194,505	30,135	1.73	2,004	1.03%
\$186,000	31.00%	195,990	30,027	1.74	2,112	1.08%
\$187,500	31.25%	197,475	29,919	1.74	2,220	1.12%
\$189,000	31.50%	198,960	29,811	1.75	2,328	1.17%
\$190,500	31.75%	200,445	29,703	1.76	2,436	1.22%
\$192,000	32.00%	201,930	29,596	1.76	2,544	1.26%
\$193,500	32.25%	203,415	29,488	1.77	2,652	1.30%
\$195,000	32.50%	204,900	29,380	1.77	2,760	1.35%
\$196,500	32.75%	206,385	29,272	1.78	2,867	1.39%
\$198,000	33.00%	207,870	29,164	1.79	2,975	1.43%
\$199,500	33.25%	209,355	29,056	1.79	3,083	1.47%

Note: Down Payment steps 1,500. Results are annualized.