

## Comparison Chart

If you Purchase an \$80,000 House

And Finance it for 30 years

Purchase Price	Down Payment Assistance	Loan Amount	Percentage Rate	Term	Principal and Interest Payment** Without NHS Down Payment Assistance	Principal and Interest Payment** With NHS Down Payment Assistance	Savings Per Month	Savings Per Year	Savings Over 30 Years
					<b>0% Down</b>	<b>\$9,000 Down* (@ 0%, deferred)***</b>			
\$80,000	\$9,000	\$71,000	5.75%	30	<u>\$466.86</u>	<u>\$414.34</u>	\$52.52	\$630.26	\$18,907.76
\$80,000	\$9,000	\$71,000	6%	30	<u>\$479.64</u>	<u>\$425.68</u>	\$53.96	\$647.51	\$19,425.44
\$80,000	\$9,000	\$71,000	6.125%	30	<u>\$486.09</u>	<u>\$431.40</u>	\$54.68	\$656.22	\$19,686.58
\$80,000	\$9,000	\$71,000	6.25%	30	<u>\$492.57</u>	<u>\$437.16</u>	\$55.41	\$664.97	\$19,949.24
\$80,000	\$9,000	\$71,000	6.38%	30	<u>\$499.10</u>	<u>\$442.95</u>	\$56.15	\$673.78	\$20,213.38
\$80,000	\$9,000	\$71,000	6.500%	30	<u>\$505.65</u>	<u>\$448.77</u>	\$56.89	\$682.63	\$20,479.00
\$80,000	\$9,000	\$71,000	6.625%	30	<u>\$512.25</u>	<u>\$454.62</u>	\$57.63	\$691.54	\$20,746.08
\$80,000	\$9,000	\$71,000	6.750%	30	<u>\$518.88</u>	<u>\$460.50</u>	\$58.37	\$700.49	\$21,014.58
\$80,000	\$9,000	\$71,000	6.875%	30	<u>\$525.54</u>	<u>\$466.42</u>	\$59.12	\$709.48	\$21,284.49
\$80,000	\$9,000	\$71,000	7.000%	30	<u>\$532.24</u>	<u>\$472.36</u>	\$59.88	\$718.53	\$21,555.80
\$80,000	\$9,000	\$71,000	7.125%	30	<u>\$538.97</u>	<u>\$478.34</u>	\$60.63	\$727.62	\$21,828.48
\$80,000	\$9,000	\$71,000	7.375%	30	<u>\$552.54</u>	<u>\$490.38</u>	\$62.16	\$745.93	\$22,377.87
\$80,000	\$9,000	\$71,000	7.500%	30	<u>\$559.37</u>	<u>\$496.44</u>	\$62.93	\$755.15	\$22,654.55
\$80,000	\$9,000	\$71,000	7.625%	30	<u>\$566.23</u>	<u>\$502.53</u>	\$63.70	\$764.42	\$22,932.52
\$80,000	\$9,000	\$71,000	7.750%	30	<u>\$573.13</u>	<u>\$508.65</u>	\$64.48	\$773.73	\$23,211.76
\$80,000	\$9,000	\$71,000	7.875%	30	<u>\$580.06</u>	<u>\$514.80</u>	\$65.26	\$783.07	\$23,492.25
\$80,000	\$9,000	\$71,000	8.000%	30	<u>\$587.01</u>	<u>\$520.97</u>	\$66.04	\$792.47	\$23,773.97
\$80,000	\$9,000	\$71,000	8.125%	30	<u>\$594.00</u>	<u>\$527.17</u>	\$66.82	\$801.90	\$24,056.91
\$80,000	\$9,000	\$71,000	8.250%	30	<u>\$601.01</u>	<u>\$533.40</u>	\$67.61	\$811.37	\$24,341.04
\$80,000	\$9,000	\$71,000	8.375%	30	<u>\$608.06</u>	<u>\$539.65</u>	\$68.41	\$820.88	\$24,626.34
\$80,000	\$9,000	\$71,000	8.500%	30	<u>\$615.13</u>	<u>\$545.93</u>	\$69.20	\$830.43	\$24,912.80
\$80,000	\$9,000	\$71,000	8.675%	30	<u>\$625.08</u>	<u>\$554.76</u>	\$70.32	\$843.86	\$25,315.74
\$80,000	\$9,000	\$71,000	8.750%	30	<u>\$629.36</u>	<u>\$558.56</u>	\$70.80	\$849.64	\$25,489.09
\$80,000	\$9,000	\$71,000	8.875%	30	<u>\$636.52</u>	<u>\$564.91</u>	\$71.61	\$859.30	\$25,778.89

\*SAMPLE for comparison only - actual amount of down payment determined by need

\*\*Sample payment does not include escrow for taxes and insurance, but NHS recommends that escrow for these things be included in the monthly payment to the lender. The savings to the buyer would still be the same because they would need to pay taxes and insurance, regardless.

\*\*\* apr = 0%; deferred until sale, no longer primary residence, or refinance with a loan that does not meet NHS Subordination Policy which was written to protect buyers.