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# Conventional Financing Qualification Chart



Annual Income	Interest Rate								Monthly Payment
	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	
\$40,000	\$278,458	\$266,529	\$255,291	\$244,709	\$234,746	\$225,369	\$216,542	\$208,234	\$1,500
\$50,000	\$348,072	\$333,161	\$319,114	\$305,886	\$293,433	\$281,711	\$270,678	\$260,292	\$1,875
\$60,000	\$417,000	\$399,793	\$382,937	\$367,063	\$352,119	\$338,053	\$324,814	\$312,350	\$2,250
\$70,000	\$487,300	\$466,426	\$446,759	\$428,240	\$410,806	\$394,396	\$378,949	\$364,409	\$2,650
\$80,000	\$556,915	\$533,058	\$510,582	\$489,417	\$469,493	\$450,738	\$433,085	\$416,467	\$3,000
\$90,000	\$626,530	\$599,690	\$574,405	\$550,595	\$528,179	\$507,080	\$487,220	\$468,526	\$3,375
\$100,000	\$651,779	\$666,322	\$638,228	\$611,772	\$586,866	\$563,422	\$541,356	\$520,584	\$3,750
\$110,000	\$765,759	\$732,955	\$702,051	\$672,949	\$645,552	\$619,765	\$595,492	\$572,642	\$4,125
\$120,000	\$835,373	\$799,587	\$765,873	\$734,126	\$704,239	\$676,107	\$649,627	\$624,701	\$4,500
\$130,000	\$904,987	\$866,219	\$829,696	\$795,303	\$762,925	\$732,449	\$703,763	\$676,759	\$4,875
\$140,000	\$974,602	\$932,851	\$893,519	\$856,480	\$821,612	\$788,791	\$757,898	\$728,817	\$5,250
\$150,000	\$1,044,216	\$999,484	\$957,342	\$917,658	\$880,299	\$845,133	\$812,034	\$780,876	\$5,625
\$160,000	\$1,113,831	\$1,066,116	\$1,021,164	\$978,835	\$938,985	\$901,476	\$866,170	\$832,934	\$6,000
\$170,000	\$1,183,445	\$1,132,748	\$1,084,987	\$1,040,012	\$997,671	\$957,818	\$920,305	\$884,992	\$6,375
\$180,000	\$1,253,059	\$1,199,380	\$1,148,810	\$1,101,189	\$1,056,358	\$1,014,160	\$974,441	\$937,051	\$6,750
\$190,000	\$1,322,674	\$1,266,013	\$1,212,633	\$1,162,366	\$1,115,045	\$1,070,502	\$1,028,576	\$989,109	\$7,125
\$200,000	\$1,392,288	\$1,332,645	\$1,276,456	\$1,223,543	\$1,173,731	\$1,126,845	\$1,082,712	\$1,041,168	\$7,500

**Pick your gross annual income and choose the correct interest rate. The amount where the two intersect is the purchase price you will generally qualify for with a 20% down payment and \$0 additional debt.**