

Affordability Chart for Buying a Home

AMOUNT BORROWED	\$500,000	\$2,245.22	\$2,273.23	\$2,301.41	\$2,329.79	\$2,358.34	\$2,387.08	\$2,415.99	\$2,445.09	\$2,474.36	\$2,503.80	\$2,533.43
	\$490,000	\$2,200.32	\$2,227.76	\$2,255.39	\$2,283.19	\$2,311.17	\$2,339.33	\$2,367.67	\$2,396.18	\$2,424.87	\$2,453.73	\$2,482.76
	\$480,000	\$2,155.41	\$2,182.30	\$2,209.36	\$2,236.60	\$2,264.01	\$2,291.59	\$2,319.35	\$2,347.28	\$2,375.38	\$2,403.65	\$2,432.09
	\$470,000	\$2,110.51	\$2,136.83	\$2,163.33	\$2,190.00	\$2,216.84	\$2,243.85	\$2,271.03	\$2,298.38	\$2,325.90	\$2,353.58	\$2,381.42
	\$460,000	\$2,065.61	\$2,091.37	\$2,117.30	\$2,143.40	\$2,169.67	\$2,196.11	\$2,222.71	\$2,249.48	\$2,276.41	\$2,303.50	\$2,330.75
	\$450,000	\$2,020.70	\$2,045.90	\$2,071.27	\$2,096.81	\$2,122.51	\$2,148.37	\$2,174.39	\$2,200.58	\$2,226.92	\$2,253.42	\$2,280.08
	\$440,000	\$1,975.80	\$2,000.44	\$2,025.25	\$2,050.21	\$2,075.34	\$2,100.63	\$2,126.07	\$2,151.68	\$2,177.43	\$2,203.35	\$2,229.42
	\$430,000	\$1,930.89	\$1,954.98	\$1,979.22	\$2,003.62	\$2,028.17	\$2,052.89	\$2,077.75	\$2,102.77	\$2,127.95	\$2,153.27	\$2,178.75
	\$420,000	\$1,885.99	\$1,909.51	\$1,933.19	\$1,957.02	\$1,981.01	\$2,005.14	\$2,029.43	\$2,053.87	\$2,078.46	\$2,103.20	\$2,128.08
	\$410,000	\$1,841.08	\$1,864.05	\$1,887.16	\$1,910.43	\$1,933.84	\$1,957.40	\$1,981.11	\$2,004.97	\$2,028.97	\$2,053.12	\$2,077.41
	\$400,000	\$1,796.18	\$1,818.58	\$1,841.13	\$1,863.83	\$1,886.67	\$1,909.66	\$1,932.79	\$1,956.07	\$1,979.49	\$2,003.04	\$2,026.74
	\$390,000	\$1,751.27	\$1,773.12	\$1,795.10	\$1,817.23	\$1,839.51	\$1,861.92	\$1,884.47	\$1,907.17	\$1,930.00	\$1,952.97	\$1,976.07
	\$380,000	\$1,706.37	\$1,727.65	\$1,749.08	\$1,770.64	\$1,792.34	\$1,814.18	\$1,836.15	\$1,858.27	\$1,880.51	\$1,902.89	\$1,925.40
	\$370,000	\$1,661.47	\$1,682.19	\$1,703.05	\$1,724.04	\$1,745.17	\$1,766.44	\$1,787.83	\$1,809.36	\$1,831.02	\$1,852.82	\$1,874.74
	\$360,000	\$1,616.56	\$1,636.72	\$1,657.02	\$1,677.45	\$1,698.01	\$1,718.70	\$1,739.51	\$1,760.46	\$1,781.54	\$1,802.74	\$1,824.07
	\$350,000	\$1,571.66	\$1,591.26	\$1,610.99	\$1,630.85	\$1,650.84	\$1,670.95	\$1,691.19	\$1,711.56	\$1,732.05	\$1,752.66	\$1,773.40
	\$340,000	\$1,526.75	\$1,545.79	\$1,564.96	\$1,584.25	\$1,603.67	\$1,623.21	\$1,642.87	\$1,662.66	\$1,682.56	\$1,702.59	\$1,722.73
	\$330,000	\$1,481.85	\$1,500.33	\$1,518.93	\$1,537.66	\$1,556.51	\$1,575.47	\$1,594.55	\$1,613.76	\$1,633.08	\$1,652.51	\$1,672.06
	\$320,000	\$1,436.94	\$1,454.87	\$1,472.91	\$1,491.06	\$1,509.34	\$1,527.73	\$1,546.23	\$1,564.85	\$1,583.59	\$1,602.43	\$1,621.39
	\$310,000	\$1,392.04	\$1,409.40	\$1,426.88	\$1,444.47	\$1,462.17	\$1,479.99	\$1,497.91	\$1,515.95	\$1,534.10	\$1,552.36	\$1,570.72
\$300,000	\$1,347.13	\$1,363.94	\$1,380.85	\$1,397.87	\$1,415.00	\$1,432.25	\$1,449.60	\$1,467.05	\$1,484.61	\$1,502.28	\$1,520.06	
\$290,000	\$1,302.23	\$1,318.47	\$1,334.82	\$1,351.28	\$1,367.84	\$1,384.50	\$1,401.28	\$1,418.15	\$1,435.13	\$1,452.21	\$1,469.39	
\$280,000	\$1,257.33	\$1,273.01	\$1,288.79	\$1,304.68	\$1,320.67	\$1,336.76	\$1,352.96	\$1,369.25	\$1,385.64	\$1,402.13	\$1,418.72	
\$270,000	\$1,212.42	\$1,227.54	\$1,242.76	\$1,258.08	\$1,273.50	\$1,289.02	\$1,304.64	\$1,320.35	\$1,336.15	\$1,352.05	\$1,368.05	
\$260,000	\$1,167.52	\$1,182.08	\$1,196.74	\$1,211.49	\$1,226.34	\$1,241.28	\$1,256.32	\$1,271.44	\$1,286.67	\$1,301.98	\$1,317.38	
\$250,000	\$1,122.61	\$1,136.61	\$1,150.71	\$1,164.89	\$1,179.17	\$1,193.54	\$1,208.00	\$1,222.54	\$1,237.18	\$1,251.90	\$1,266.71	
\$240,000	\$1,077.71	\$1,091.15	\$1,104.68	\$1,118.30	\$1,132.00	\$1,145.80	\$1,159.68	\$1,173.64	\$1,187.69	\$1,201.83	\$1,216.04	
\$230,000	\$1,032.80	\$1,045.68	\$1,058.65	\$1,071.70	\$1,084.84	\$1,098.06	\$1,111.36	\$1,124.74	\$1,138.20	\$1,151.75	\$1,165.38	
%APR	3.5%	3.6%	3.7%	3.8%	3.9%	4.0%	4.1%	4.2%	4.3%	4.4%	4.5%	

To use this chart, match the row of the amount you are borrowing with the column that has your APR.

The place where they intersect would be your monthly payment.



MONTHLY PAYMENT

