

30-Year Loan Mortgage Option Comparison¹

Sample scenario using a \$400,000 home sales price under a 95% loan-to-value option versus the new 97% option.

	5% Down Payment	New 3% Down Payment
Loan amount	\$380,000	\$388,000
Down payment	\$20,000	\$12,000
Interest Rate ²	6.375%	6.625%
Monthly Mortgage ³	\$2,371	\$2,484

1 For illustration purposes only. Homebuyers should speak with a qualified lender to learn more about their mortgage options.

2 New purchases under AHFC's First Home Limited, Veterans First Home Limited, Veterans Mortgage Program, First Home, My Home and Rural Owner Occupied with the 97% LTV Option will receive their program rate plus 0.250%. For today's interest rates, visit ahfc.us.

3 Illustration estimates monthly payments before mortgage insurance, taxes and other fees.

