

DOWN PAYMENT CHEAT SHEET

Purchase Price/Appraised Value	Down Payment i.e. Cash Required from Borrower (%)						
	3%	3.5%	5%	10%	15%	20%	25%
\$300,000	\$9,000	\$10,500	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000
\$325,000	\$9,750	\$11,375	\$16,250	\$32,500	\$48,750	\$65,000	\$81,250
\$350,000	\$10,500	\$12,250	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500
\$375,000	\$11,250	\$13,125	\$18,750	\$37,500	\$56,250	\$75,000	\$93,750
\$400,000	\$12,000	\$14,000	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000
\$425,000	\$12,750	\$14,875	\$21,250	\$42,500	\$63,750	\$85,000	\$106,250
\$450,000	\$13,500	\$15,750	\$22,500	\$45,000	\$67,500	\$90,000	\$112,500
\$475,000	\$14,250	\$16,625	\$23,750	\$47,500	\$71,250	\$95,000	\$118,750
\$500,000	\$15,000	\$17,500	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000
\$525,000	\$15,750	\$18,375	\$26,250	\$52,500	\$78,750	\$105,000	\$131,250
\$550,000	\$16,500	\$19,250	\$27,500	\$55,000	\$82,500	\$110,000	\$137,500
\$575,000	\$17,250	\$20,125	\$28,750	\$57,500	\$86,250	\$115,000	\$143,750
\$600,000	\$18,000	\$21,000	\$30,000	\$60,000	\$90,000	\$120,000	\$150,000
\$625,000	\$18,750	\$21,875	\$31,250	\$62,500	\$93,750	\$125,000	\$156,250
\$650,000	\$19,500	\$22,750	\$32,500	\$65,000	\$97,500	\$130,000	\$162,500

Our products and services have no affiliation with or endorsement from any government agency or body. On a Conventional 30-year fixed rate purchase with loan amount \$380,000 (at 95% LTV with 5% down payment and FICO 720), at an interest rate 7.625% with \$0 discount points (Annual Percentage Rate: 7.99%), you will be required to make 360 equal monthly payments of \$2,689.62 (which includes principal and interest only, so your actual payment, including taxes, insurance, and other property charges, will be higher). The rates are effective as of 01/16/2024 7:16 p.m. PT. and subject to change without notice.

 **Interested in Learning More? Contact Me Today!**



Jacky Hernandez

NMLS 2030989
 Mortgage Loan Officer
 Mobile: 312.945.9783 D: (562) 580-4621
jacky.hernandez@swmc.com
jackyhernandez.sunwestmortgage.com
 6507 W. Cermak Rd., Suite A
 Berwyn, IL 60402
 Branch NMLS 2693687



For Illinois residents only. Jacky Hernandez is licensed in IL. All products are subject to credit and property approval. Program terms and conditions are subject to change without prior notice. Other restrictions and limitations apply. The content here does not substitute for professional legal, securities, tax or accounting advice. Sun West Mortgage Company, Inc. (NMLS ID # 3277, www.nmlsconsumeraccess.org) Principal (Main) Office located at 18303 Gridley Rd., Cerritos, CA 90703, (562) 453-7884 is an Illinois Residential Mortgage Licensee (#MB.6760356), licensed by the Illinois Department of Financial & Professional Regulation - Residential Mortgage Banking, 555 West Monroe Street, 5th Floor, Chicago, Illinois 60661, General Inquiries: 1-888-473-4858, TTY: 1-866-325-4949. For licensing information, go to: www.nmlsconsumeraccess.org. Visit <https://www.swmc.com/disclaimer> for the full list of license information. In all jurisdictions, the principal (Main) licensed location of Sun West Mortgage Company, Inc. is 18303 Gridley Rd., Cerritos, CA 90703, Phone: (800) 453-7884.