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¿De Qué Precio es la Casa que Usted Puede Comprar?

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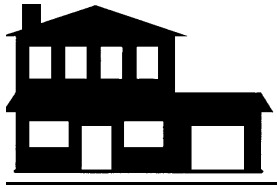
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**HOME OWNERSHIP
FACT SHEETS**

¿De Qué Precio es la Casa que Usted Puede Comprar?

(How Much House Can You Afford?)

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Spanish translation *by Lucy Delgadillo*, Assistant Professor, Utah State University.

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¿SON SUS DEUDAS EXCESIVAS?

INDIQUE TODAS SUS DEUDAS MENSUALES.
(Pago Mínimo Requerido)

\$ _____ Préstamos de Autos

\$ _____ Tarjetas de Crédito

\$ _____ Préstamos Estudiantiles

\$ _____ Gastos Médicos

\$ _____ Manutención y/o pensión infantil

\$ _____ Otros préstamos

\$ _____ Deudas Totales Mensuales

CIRCULE SU INGRESO EN EL GRÁFICO

Convencional 28/36

FHA 29/41

| Ingreso Anual en Bruto | Deuda Mensual Permitible | Deuda Mensual Permitible |
|------------------------|--------------------------|--------------------------|
| \$5,000 | \$33 | \$50 |
| \$10,000 | \$67 | \$100 |
| \$15,000 | \$100 | \$150 |
| \$20,000 | \$133 | \$200 |
| \$25,000 | \$167 | \$250 |
| \$30,000 | \$200 | \$300 |
| \$35,000 | \$233 | \$350 |
| \$40,000 | \$267 | \$400 |
| \$45,000 | \$300 | \$450 |
| \$50,000 | \$333 | \$500 |
| \$55,000 | \$367 | \$550 |
| \$60,000 | \$400 | \$600 |
| \$65,000 | \$433 | \$650 |

CON BASE EN SU INGRESO ANUAL, ¿SABE USTED LA CANTIDAD MÁXIMA DE HIPOTECA PARA LA CUAL CALIFICA? *La siguiente tabla simplifica el proceso de calificación haciendo uso de cifras basadas en el principal y el interés (PI) equivalentes al 25% de su ingreso en bruto. Sus impuestos y seguros no estarían incluidos. Puesto que la mayoría de los prestamistas aprueban compradores cuyos gastos de viviendas totales (PITI) equivalgan al 28% ó 29% del ingreso anual bruto, esta tabla le dará una cantidad más o menos precisa de la cantidad máxima de hipoteca que usted puede pagar (circule uno).*

| Ingreso Anual | \$15,000 | \$20,000 | \$25,000 | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 |
|---------------|----------|----------|----------|----------|----------|----------|----------|----------|
| 6.0% | 52,380 | 69,840 | 87,300 | 104,700 | 122,230 | 139,690 | 157,150 | 174,610 |
| 6.5% | 49,530 | 66,040 | 82,540 | 99,040 | 115,550 | 132,060 | 148,570 | 165,080 |
| 7.0% | 46,970 | 62,630 | 78,290 | 93,940 | 109,600 | 125,260 | 140,910 | 156,570 |
| 7.5% | 44,960 | 59,590 | 74,490 | 89,390 | 104,280 | 119,180 | 134,080 | 148,980 |
| 8.0% | 42,590 | 56,780 | 70,980 | 85,180 | 99,370 | 113,570 | 127,770 | 141,960 |
| 8.5% | 40,640 | 54,190 | 67,740 | 81,280 | 94,830 | 108,380 | 121,930 | 135,470 |
| 9.0% | 38,840 | 51,780 | 64,730 | 77,680 | 90,620 | 103,570 | 116,510 | 129,460 |
| 9.5% | 37,160 | 49,550 | 61,940 | 74,330 | 86,720 | 99,110 | 111,490 | 123,880 |
| 10.0% | 35,610 | 47,480 | 59,350 | 71,220 | 83,090 | 94,960 | 106,830 | 118,700 |
| 10.5% | 34,160 | 45,550 | 56,940 | 68,330 | 79,710 | 91,100 | 102,490 | 113,880 |
| 11.0% | 32,810 | 43,750 | 54,960 | 65,630 | 76,570 | 87,510 | 98,440 | 109,380 |

¿HA CALCULADO ALGUNA VEZ EL COEFICIENTE SOBRE EL PRINCIPAL, INTERES, IMPUESTOS Y SEGURO? (PITI, siglas en inglés)

Ingreso Mensual en Bruto (prestatario y co-deudores) = \$ _____

Coefficientes Multiplique por .29 (por .36 ó .38 si no hay duedas)

Total de los pagos mensuales (A) = \$ _____

Ingreso Mensual en Bruto (prestatario y co-deudores) \$ _____

Coefficientes (Pagos mensuales de la casa + las otras duedas) Multiplique por .41

Total de pagos mensuales \$ _____

Menos máximo de deuda (vea la primera página) \$ _____

Pago Mensual en Casa (B) = \$ _____

Nota: Su pago máximo mensual para pagar la casa sería: escoja el menor (A) ó (B).

Calcule su Pago

Su pago mensual dependerá del monto del préstamo, el plazo (duración del préstamo) y la tasa de interés. Si sabe cuanto necesita pedir [el precio de compra menos el pago inicial (enganche)] y cuál será la tasa de interés, puede usar esta tabla para saber cuánto será su pago si consigue una hipoteca a 30 años plazo con una tasa de interés fijo. Note que esta tabla incluye únicamente los pagos de interés y principal sin incluir los impuestos de propiedad y seguro contra riesgos.

| Cantidad Prestada | TASA DE INTERES | | | | | | | | | | |
|-------------------|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 6% | 6.5% | 7% | 7.5% | 8% | 8.5% | 9% | 9.5% | 10% | 10.5% | 11% |
| \$ 20,000 | 120 | 126 | 134 | 141 | 147 | 154 | 161 | 168 | 175 | 183 | 190 |
| 25,000 | 150 | 158 | 166 | 175 | 183 | 192 | 201 | 210 | 219 | 229 | 238 |
| 30,000 | 180 | 190 | 200 | 210 | 220 | 231 | 241 | 252 | 263 | 274 | 286 |
| 35,000 | 210 | 221 | 235 | 246 | 257 | 269 | 282 | 294 | 307 | 320 | 333 |
| 40,000 | 240 | 253 | 266 | 280 | 293 | 308 | 322 | 336 | 351 | 366 | 381 |
| 45,000 | 270 | 284 | 302 | 317 | 330 | 346 | 362 | 378 | 395 | 412 | 429 |
| 50,000 | 299 | 316 | 333 | 350 | 367 | 384 | 402 | 420 | 439 | 457 | 476 |
| 55,000 | 330 | 347 | 369 | 388 | 404 | 423 | 443 | 462 | 483 | 503 | 524 |
| 60,000 | 360 | 379 | 399 | 420 | 440 | 461 | 483 | 505 | 527 | 549 | 571 |
| 65,000 | 390 | 411 | 436 | 458 | 477 | 500 | 523 | 547 | 570 | 595 | 619 |
| 70,000 | 420 | 442 | 466 | 489 | 514 | 538 | 563 | 589 | 614 | 640 | 667 |
| 75,000 | 449 | 474 | 503 | 529 | 550 | 577 | 603 | 631 | 658 | 686 | 714 |
| 80,000 | 480 | 506 | 532 | 559 | 587 | 615 | 644 | 673 | 702 | 732 | 762 |
| 85,000 | 510 | 537 | 570 | 599 | 624 | 654 | 684 | 715 | 746 | 778 | 809 |
| 90,000 | 540 | 569 | 599 | 629 | 660 | 692 | 724 | 757 | 790 | 823 | 857 |
| 95,000 | 570 | 600 | 637 | 670 | 697 | 730 | 764 | 799 | 834 | 869 | 905 |
| 100,000 | 600 | 632 | 665 | 699 | 734 | 769 | 805 | 841 | 878 | 915 | 952 |
| 110,000 | 660 | 695 | 732 | 769 | 807 | 846 | 885 | 925 | 965 | 1,006 | 1,048 |
| 120,000 | 719 | 758 | 798 | 839 | 880 | 923 | 966 | 1,009 | 1,053 | 1,098 | 1,143 |
| 130,000 | 779 | 822 | 865 | 909 | 954 | 1,000 | 1,046 | 1,093 | 1,141 | 1,189 | 1,238 |
| 140,000 | 839 | 885 | 931 | 979 | 1,027 | 1,076 | 1,126 | 1,177 | 1,229 | 1,281 | 1,333 |
| 150,000 | 899 | 948 | 998 | 1,049 | 1,101 | 1,153 | 1,207 | 1,261 | 1,316 | 1,372 | 1,428 |
| 160,000 | 959 | 1,011 | 1,064 | 1,119 | 1,174 | 1,230 | 1,287 | 1,345 | 1,404 | 1,464 | 1,524 |
| 170,000 | 1,019 | 1,075 | 1,131 | 1,189 | 1,247 | 1,307 | 1,368 | 1,429 | 1,492 | 1,555 | 1,619 |
| 180,000 | 1,079 | 1,138 | 1,208 | 1,270 | 1,321 | 1,384 | 1,448 | 1,514 | 1,580 | 1,647 | 1,714 |
| 190,000 | 1,139 | 1,201 | 1,275 | 1,340 | 1,394 | 1,461 | 1,529 | 1,598 | 1,667 | 1,738 | 1,809 |

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