

## Attachment 3

|                                     |    |         |            |            |            |            |
|-------------------------------------|----|---------|------------|------------|------------|------------|
| Family Size                         |    | 4       | 4          | 4          | 4          | 4          |
| 150% AMI - Annual                   | \$ | 95,100  | \$ 95,100  | \$ 95,100  | \$ 95,100  | \$ 95,100  |
| Monthly                             | \$ | 7,925   | \$ 7,925   | \$ 7,925   | \$ 7,925   | \$ 7,925   |
| Housing Debt                        |    | 30%     | 35%        | 40%        | 45%        | 50%        |
| Amount Available for Housing        | \$ | 2,378   | \$ 2,774   | \$ 3,170   | \$ 3,566   | \$ 3,963   |
| Less HOA                            | \$ | (225)   | \$ (225)   | \$ (225)   | \$ (225)   | \$ (225)   |
| Less Taxes@ 1.25%                   | \$ | (334)   | \$ (395)   | \$ (456)   | \$ (518)   | \$ (579)   |
|                                     | \$ | (559)   | \$ (620)   | \$ (681)   | \$ (743)   | \$ (804)   |
| Amount Available for 1st Trust Deed | \$ | 1,819   | \$ 2,154   | \$ 2,489   | \$ 2,823   | \$ 3,159   |
| 1st TD*                             | \$ | 304,372 | \$ 360,430 | \$ 416,483 | \$ 472,371 | \$ 528,594 |
| 5% Down                             | \$ | 16,020  | \$ 18,970  | 21,920     | 24,862     | 27,821     |
| Maximum Sales Price                 | \$ | 320,392 | \$ 379,400 | 438,403    | 497,233    | 556,415    |

|                                     |    |         |            |            |            |            |
|-------------------------------------|----|---------|------------|------------|------------|------------|
| Family Size                         |    | 4       | 4          | 4          | 4          | 4          |
| 200% AMI - Annual                   | \$ | 126,800 | \$ 126,800 | \$ 126,800 | \$ 126,800 | \$ 126,800 |
| Monthly                             | \$ | 10,567  | \$ 10,567  | \$ 10,567  | \$ 10,567  | \$ 10,567  |
| Housing Debt                        |    | 30%     | 35%        | 40%        | 45%        | 50%        |
| Amount Available for Housing        | \$ | 3,170   | \$ 3,698   | \$ 4,227   | \$ 4,755   | \$ 5,283   |
| Less Hoa                            | \$ | (225)   | \$ (225)   | \$ (225)   | \$ (225)   | \$ (225)   |
| Less Taxes@ 1.25%                   | \$ | (457)   | \$ (538)   | \$ (621)   | \$ (703)   | \$ (784)   |
|                                     | \$ | (682)   | \$ (763)   | \$ (846)   | \$ (928)   | \$ (1,009) |
| Amount Available for 1st Trust Deed | \$ | 2,488   | \$ 2,935   | \$ 3,381   | \$ 3,827   | \$ 4,274   |
| 1st TD*                             | \$ | 416,316 | \$ 491,112 | \$ 565,741 | \$ 640,370 | \$ 715,166 |
| 5% Down                             | \$ | 21,912  | \$ 25,848  | \$ 29,776  | \$ 33,704  | \$ 37,641  |
| Maximum Sales Price                 | \$ | 438,228 | \$ 516,960 | \$ 595,517 | \$ 674,074 | \$ 752,807 |

\* Assumes an interest rate of 5.97% bases on FHA 30-year fixed (week of 2/16/04)