

Date	Mortgage	Interest Rate*	P&I**
Today	\$100,000	4.0%	\$477.42
2015 4Q	\$104,000	5.0%	\$588.29
Difference in Monthly Payment			\$110.87

*Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$200,000	4.0%	\$954.83
2015 4Q	\$208,000	5.0%	\$1,116.59
Difference in Monthly Payment			\$161.76

*Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$300,000	4.0%	\$1,432.25
2015 4Q	\$312,000	5.0%	\$1,674.88
Difference in Monthly Payment			\$242.63

*Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$400,000	4.0%	\$1,909.66
2015 4Q	\$416,000	5.0%	\$2,233.18
Difference in Monthly Payment			\$323.52

**Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$500,000	4.0%	\$2,387.08
2015 4Q	\$520,000	5.0%	\$2,791.47
Difference in Monthly Payment			\$404.39

**Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$600,000	4.0%	\$2,864.49
2015 4Q	\$624,000	5.0%	\$3,349.77
Difference in Monthly Payment			\$485.28

**Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$700,000	4.0%	\$3,341.91
2015 4Q	\$728,000	5.0%	\$3,908.06

Difference in Monthly Payment

\$566.15

*Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$800,000	4.0%	\$3,819.32
2015 4Q	\$832,000	5.0%	\$4,466.36
Difference in Monthly Payment			\$647.04

*Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$900,000	4.0%	\$4,296.74
2015 4Q	\$936,000	5.0%	\$5,024.65

Difference in Monthly Payment

\$727.91

*Average Commitment Rate per Freddie Mac **Principal and Interest Payment*



Date	Mortgage	Interest Rate*	P&I**
Today	\$1M	4.0%	\$4,774.15
2015 4Q	\$1.04M	5.0%	\$5,582.94
Difference in Monthly Payment			\$808.79

*Average Commitment Rate per Freddie Mac **Principal and Interest Payment*

