

How much “home” can you afford?

Begin by determining a monthly payment that fits your budget. Use the chart below to select a monthly payment. Then locate the appropriate annual percentage rate (APR) to see the corresponding loan amount. It's just that easy.

	4.0%	4.5%	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%
\$1,000	\$209,461	\$197,361	\$186,280	\$176,121	\$166,790	\$158,210	\$150,308	\$143,018	\$136,283
\$1,050	\$219,934	\$207,229	\$195,595	\$184,927	\$175,130	\$166,120	\$157,823	\$150,169	\$143,098
\$1,100	\$230,407	\$217,097	\$204,900	\$193,733	\$183,470	\$174,030	\$165,338	\$157,320	\$149,912
\$1,150	\$240,880	\$226,965	\$214,220	\$202,540	\$191,810	\$191,940	\$172,854	\$164,471	\$156,726
\$1,200	\$251,353	\$236,833	\$223,535	\$211,346	\$200,150	\$189,850	\$180,369	\$171,621	\$163,540
\$1,250	\$261,826	\$246,701	\$232,850	\$220,152	\$208,590	\$197,760	\$187,884	\$178,772	\$170,354
\$1,300	\$272,299	\$256,570	\$242,166	\$228,958	\$216,830	\$205,670	\$195,400	\$185,923	\$177,168
\$1,350	\$282,772	\$266,438	\$251,480	\$237,764	\$225,170	\$213,580	\$202,916	\$193,074	\$183,982
\$1,400	\$293,245	\$276,306	\$260,790	\$246,570	\$233,510	\$221,490	\$210,431	\$200,225	\$190,796
\$1,450	\$303,718	\$286,174	\$270,108	\$255,376	\$241,850	\$229,400	\$217,946	\$207,376	\$197,611
\$1,500	\$314,191	\$296,042	\$279,420	\$264,182	\$250,190	\$237,310	\$225,462	\$214,527	\$204,425
\$1,550	\$324,664	\$305,910	\$288,735	\$272,988	\$258,530	\$245,230	\$232,977	\$221,678	\$211,239
\$1,600	\$335,137	\$315,778	\$298,050	\$281,794	\$266,870	\$253,140	\$240,493	\$228,829	\$218,053
\$1,650	\$345,611	\$325,646	\$307,360	\$290,600	\$275,210	\$261,050	\$248,008	\$235,979	\$224,867
\$1,700	\$356,084	\$335,514	\$316,675	\$299,407	\$283,550	\$268,960	\$255,523	\$243,130	\$231,681
\$1,750	\$366,557	\$345,382	\$325,990	\$308,213	\$291,890	\$276,870	\$263,039	\$250,281	\$238,496
\$1,800	\$377,030	\$355,250	\$335,305	\$317,019	\$300,225	\$284,780	\$270,554	\$257,432	\$245,310
\$1,850	\$387,503	\$365,118	\$344,620	\$325,825	\$308,565	\$292,690	\$278,069	\$264,583	\$252,124
\$1,900	\$397,976	\$374,986	\$353,935	\$334,631	\$316,905	\$300,600	\$285,585	\$271,734	\$258,938
\$1,950	\$408,449	\$384,854	\$363,245	\$343,437	\$325,240	\$308,510	\$293,010	\$278,885	\$265,752
\$2,000	\$418,922	\$394,722	\$372,560	\$352,243	\$333,585	\$316,420	\$300,616	\$286,036	\$272,566
\$2,500	\$523,653	\$493,403	\$465,700	\$440,300	\$416,975	\$395,525	\$375,765	\$357,540	\$340,700
\$3,000	\$628,383	\$592,083	\$558,840	\$528,360	\$500,370	\$474,630	\$450,920	\$429,050	\$408,850
\$3,500	\$733,114	\$690,764	\$651,980	\$616,420	\$583,770	\$553,735	\$526,075	\$500,560	\$476,990
\$4,000	\$837,844	\$789,445	\$745,125	\$704,500	\$667,170	\$632,850	\$601,230	\$572,070	\$545,130
\$4,500	\$942,575	\$888,125	\$838,270	\$792,550	\$750,565	\$711,950	\$676,385	\$643,560	\$613,275
\$5,000	\$1,047,306	\$986,806	\$931,410	\$880,610	\$833,960	\$791,050	\$751,540	\$715,090	\$681,420
\$5,500	\$1,152,036	\$1,085,486	\$1,024,555	\$968,670	\$917,355	\$870,160	\$826,690	\$786,600	\$749,560
\$6,000	\$1,256,767	\$1,184,167	\$1,117,690	\$1,056,730	\$1,000,750	\$949,265	\$901,845	\$858,105	\$817,700
\$6,500	\$1,361,498	\$1,282,848	\$1,210,830	\$1,114,790	\$1,084,145	\$1,028,370	\$977,000	\$929,615	\$885,840
\$7,000	\$1,466,228	\$1,381,528	\$1,303,970	\$1,232,850	\$1,167,540	\$1,107,475	\$1,052,150	\$1,001,125	\$953,985

These financing examples are for illustrative purposes only. All calculations are based on a 30-year fixed monthly payment (360 months). Monthly payments are based only on loan amount, interest rate APR, and term of loan and does not include any insurance, tax, or other fees. As a result, your actual payment amount will be greater. Certain requirements and restrictions apply to loan programs. Subject to loan approval and program guidelines. Bank of Hawaii does not guarantee the availability of any particular interest rate. Other APRs are available.



For a customized quote, please contact me. I'll be happy to answer any questions that you may have and guide you through the home buying process.

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