



First Eastern Mortgage Corporation



A Subsidiary of
FIRST FEDERAL SAVINGS BANK of Boston

CREDIT CONCERNS?
Ask About Our
FREE Credit Score
Analysis & Improvement
Program!

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- CONVENTIONAL - 5% DOWN PAYMENT
 - FHA 3.5% DOWN PAYMENT
 - VA NO DOWN PAYMENT REQUIRED
 - CONSTRUCTION - BE YOUR OWN BUILDER
 - GREAT TIME TO REFINANCE
 - ALL OF NEW ENGLAND, NY AND FL
- Refinance? Ask about our no points no closing costs program.
 - 10 Year Fixed Rate - 3% APR 3.165%

Programs, fees, terms and rates subject to change without notice.

MONTHLY MORTGAGE PAYMENT CALCULATOR

IN THE TABLE BELOW YOU WILL FIND INTEREST RATES AND THE NUMBER OF YEARS FOR TRADITIONAL MORTGAGES PER \$1,000 FINANCED. TO CALCULATE YOUR MORTGAGE PAYMENT, SIMPLY CROSS INDEX THE MORTGAGE RATE WITH THE LENGTH OF THE LOAN, AND MULTIPLY THIS DOLLAR AMOUNT BY THE NUMBER OF THOUSANDS OF YOUR LOAN.

EXAMPLE: A \$100,000 PROPERTY, MINUS A DOWN PAYMENT OF \$10,000 WOULD REQUIRE A LOAN AMOUNT OF \$90,000 (DIVIDED BY \$1,000 = \$90). IF YOUR INTEREST RATE WILL BE 7.50% FOR 30 YEARS, YOU WOULD MULTIPLY 90 BY 6.99 = \$629.10 PER MONTH (P&I).

Rate%	10 Years	15 Years	20 Years	25 Years	30 Years
5.00	10.60	7.90	6.60	5.84	5.36
5.25	10.73	8.03	6.74	5.99	5.52
5.50	10.85	8.17	6.88	6.14	5.78
5.75	10.97	8.30	7.02	6.29	5.83
6.00	11.10	8.43	7.16	6.44	5.99
6.25	11.28	8.57	7.30	6.59	6.15
6.50	11.35	8.71	7.45	6.75	6.32
6.75	11.48	8.85	7.60	6.90	6.48
7.00	11.61	8.98	7.75	7.06	6.65
7.25	11.74	9.13	7.90	7.23	6.82
7.50	11.87	9.27	8.05	7.39	6.99
7.75	12.00	9.41	8.21	7.55	7.16

