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*Real Estate • Buyer & Seller Representation*

*Title Insurance • Closings • Zoning*

*Estate and Tax Planning • Wills & Trusts*

Mail: 20 Ocean Avenue, Jamestown, RI 02835

Office: 57 Narragansett Avenue, Jamestown, RI 02835

### THE HOME FEATURES YOU PREFER WORKSHEET

1.) TYPE OF HOME: ☐ Single Family ☐ Condo ☐ Townhouse ☐ Multi-Family / Rental Property

2.) STYLE OF HOME: ☐ 1st choice ☐ 2nd choice ☐ Other

RANCH



COLONIAL



CAPE



VICTORIAN



CONTEMPORARY



3.) NUMBER OF BEDROOMS? \_\_\_\_\_ Do you need: ☐ A master bedroom w/bath ☐ A first floor bedroom

4.) NUMBER OF BATHROOMS? \_\_\_\_\_ Do you need: ☐ Jacuzzi/Whirlpool

5.) TYPE OF HEATING SYSTEM? ☐ Oil ☐ Gas ☐ Electric ☐ Hot Water ☐ Other

#### WHICH HOME FEATURES BELOW WOULD YOU CONSIDER A PRIORITY:

☐ Kitchen/Living Room Combo ☐ Center Island in Kitchen ☐ Dining Room ☐ Den ☐ Home Office

☐ Family Room ☐ Basement ☐ Fenced in Backyard ☐ Alarm System ☐ Deck ☐ Attic

☐ Air Conditioning ☐ Fireplace ☐ Pool ☐ Garage ☐ Washer/Dryer ☐ Sunroom

### HELPFUL QUALIFYING INFORMATION

1.) YOUR GROSS YEARLY INCOME: \$ \_\_\_\_\_ (Use chart to find 28%)  
(28%) = \$ \_\_\_\_\_ MAXIMUM MONTHLY HOUSE PAYMENT

2.) YOUR TOTAL MONTHLY HOUSING COSTS: (ADD: A, B, C, D & E)

A) Monthly Principal and Interest\* ..... \$ \_\_\_\_\_

B) Monthly Homeowners Insurance (see page 3)..... \$ \_\_\_\_\_

C) Monthly Real Estate Tax (ask Realtor)..... \$ \_\_\_\_\_

D) Condominium Fee ..... \$ \_\_\_\_\_

E) Private Mortgage Insurance (if required) ..... \$ \_\_\_\_\_

TOTAL MONTHLY HOUSING COSTS ..... \$ \_\_\_\_\_

The mortgage companies/ banks listed below will be happy to answer all your mortgage related questions and assist you with your financing needs.

Gross Yearly Income	28%	Gross Yearly Income	28%
\$20,000.	\$467.	\$140,000.	\$3266.
\$30,000.	\$700.	\$150,000.	\$3499.
\$40,000.	\$933.	\$160,000.	\$3732.
\$50,000.	\$1167.	\$170,000.	\$3966.
\$60,000.	\$1400.	\$180,000.	\$4200.
\$70,000.	\$1633.	\$190,000.	\$4433.
\$80,000.	\$1867.	\$200,000.	\$4667.
\$90,000.	\$2100.	\$250,000.	\$5833.
\$100,000.	\$2333.	\$300,000.	\$7000.
\$110,000.	\$2567.	\$350,000.	\$8167.
\$120,000.	\$2800.	\$400,000.	\$9333.

BANK/MORTGAGE CO.	PHONE NUMBER	CONTACT PERSON	FIXED RATE 15 YR. 30 YR.	ADJ. RATE 15 YR. 30 YR.	POINTS
Atlantic Home Loans	401-301-0130	George DeVine			
Atlantic Home Loans	401-241-0009	Deborah Merritt			

**THE TAX ADVANTAGES OF HOMEOWNERSHIP:** Buying a home has always been one of the best investments. Consult with a tax professional/Certified Public Accountant regarding the numerous tax advantages of buying a home. Call:

William J. Flynn CPA	401-846-6767	William Flynn
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## Morneau & Murphy

Christian S. Infantolino

Concentrating In All Aspects Of Real Estate Law

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