

INCOME QUALIFICATION AND REPAYMENTS
20 year repayment period



Gross Monthly Income	Affordability at 11.75% (Prime)	Repayment at 10.75%	Repayment at 11.00%	Repayment at 11.25%	Repayment at 11.50%	Repayment at 11.75%	Repayment at 12%	Repayment at 12.25%
	11.75%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%
R 4,000.00	R 110,701.11	R 1,123.87	R 1,142.64	R 1,161.54	R 1,180.55	R 1,199.68	R 1,218.91	R 1,238.26
R 5,000.00	R 138,376.38	R 1,404.84	R 1,428.30	R 1,451.92	R 1,475.69	R 1,499.59	R 1,523.64	R 1,547.83
R 6,000.00	R 166,051.66	R 1,685.80	R 1,713.97	R 1,742.31	R 1,770.82	R 1,799.51	R 1,828.37	R 1,857.40
R 7,000.00	R 193,726.94	R 1,966.77	R 1,999.63	R 2,032.69	R 2,065.96	R 2,099.43	R 2,133.10	R 2,166.96
R 8,000.00	R 221,402.21	R 2,247.74	R 2,285.29	R 2,323.08	R 2,361.10	R 2,399.35	R 2,437.83	R 2,476.53
R 9,000.00	R 249,077.49	R 2,528.71	R 2,570.95	R 2,613.46	R 2,656.24	R 2,699.27	R 2,742.56	R 2,786.09
R 10,000.00	R 276,752.77	R 2,809.67	R 2,856.61	R 2,903.85	R 2,951.37	R 2,999.19	R 3,047.29	R 3,095.66
R 11,000.00	R 304,428.04	R 3,090.64	R 3,142.27	R 3,194.23	R 3,246.51	R 3,299.11	R 3,352.01	R 3,405.22
R 12,000.00	R 332,103.32	R 3,371.61	R 3,427.93	R 3,484.61	R 3,541.65	R 3,599.03	R 3,656.74	R 3,714.79
R 13,000.00	R 359,778.60	R 3,652.58	R 3,713.59	R 3,775.00	R 3,836.79	R 3,898.95	R 3,961.47	R 4,024.36
R 14,000.00	R 387,453.87	R 3,933.54	R 3,999.25	R 4,065.38	R 4,131.92	R 4,198.87	R 4,266.20	R 4,333.92
R 15,000.00	R 415,129.15	R 4,214.51	R 4,284.91	R 4,355.77	R 4,427.06	R 4,498.78	R 4,570.93	R 4,643.49
R 16,000.00	R 442,804.43	R 4,495.48	R 4,570.58	R 4,646.15	R 4,722.20	R 4,798.70	R 4,875.66	R 4,953.05
R 17,000.00	R 470,479.70	R 4,776.45	R 4,856.24	R 4,936.54	R 5,017.33	R 5,098.62	R 5,180.39	R 5,262.62
R 18,000.00	R 498,154.98	R 5,057.41	R 5,141.90	R 5,226.92	R 5,312.47	R 5,398.54	R 5,485.12	R 5,572.19
R 19,000.00	R 525,830.26	R 5,338.38	R 5,427.56	R 5,517.31	R 5,607.61	R 5,698.46	R 5,789.84	R 5,881.75
R 20,000.00	R 553,505.54	R 5,619.35	R 5,713.22	R 5,807.69	R 5,902.75	R 5,998.38	R 6,094.57	R 6,191.32
R 21,000.00	R 581,180.81	R 5,900.32	R 5,998.88	R 6,098.07	R 6,197.88	R 6,298.30	R 6,399.30	R 6,500.88
R 22,000.00	R 608,856.09	R 6,181.28	R 6,284.54	R 6,388.46	R 6,493.02	R 6,598.22	R 6,704.03	R 6,810.45
R 23,000.00	R 636,531.37	R 6,462.25	R 6,570.20	R 6,678.84	R 6,788.16	R 6,898.14	R 7,008.76	R 7,120.02
R 24,000.00	R 664,206.64	R 6,743.22	R 6,855.86	R 6,969.23	R 7,083.30	R 7,198.05	R 7,313.49	R 7,429.58
R 25,000.00	R 691,881.92	R 7,024.19	R 7,141.52	R 7,259.61	R 7,378.43	R 7,497.97	R 7,618.22	R 7,739.15
R 26,000.00	R 719,557.20	R 7,305.15	R 7,427.19	R 7,550.00	R 7,673.57	R 7,797.89	R 7,922.94	R 8,048.71
R 27,000.00	R 747,232.47	R 7,586.12	R 7,712.85	R 7,840.38	R 7,968.71	R 8,097.81	R 8,227.67	R 8,358.28
R 28,000.00	R 774,907.75	R 7,867.09	R 7,998.51	R 8,130.77	R 8,263.85	R 8,397.73	R 8,532.40	R 8,667.84
R 29,000.00	R 802,583.03	R 8,148.06	R 8,284.17	R 8,421.15	R 8,558.98	R 8,697.65	R 8,837.13	R 8,977.41
R 30,000.00	R 830,258.30	R 8,429.02	R 8,569.83	R 8,711.54	R 8,854.12	R 8,997.57	R 9,141.86	R 9,286.98
R 35,000.00	R 968,634.69	R 9,833.86	R 9,998.13	R 10,163.46	R 10,329.81	R 10,497.16	R 10,665.50	R 10,834.81
R 40,000.00	R 1,107,011.07	R 11,238.70	R 11,426.44	R 11,615.38	R 11,805.49	R 11,996.76	R 12,189.15	R 12,382.63
R 45,000.00	R 1,245,387.45	R 12,643.53	R 12,854.74	R 13,067.30	R 13,281.18	R 13,496.35	R 13,712.79	R 13,930.46
R 50,000.00	R 1,383,763.84	R 14,048.37	R 14,283.05	R 14,519.23	R 14,756.87	R 14,995.95	R 15,236.43	R 15,478.29
R 55,000.00	R 1,522,140.22	R 15,453.21	R 15,711.35	R 15,971.15	R 16,232.55	R 16,495.54	R 16,760.07	R 17,026.12
R 60,000.00	R 1,660,516.61	R 16,858.05	R 17,139.66	R 17,423.07	R 17,708.24	R 17,995.14	R 18,283.72	R 18,573.95
R 65,000.00	R 1,798,892.99	R 18,262.88	R 18,567.96	R 18,874.99	R 19,183.93	R 19,494.73	R 19,807.36	R 20,121.78
R 70,000.00	R 1,937,269.37	R 19,667.72	R 19,996.27	R 20,326.92	R 20,659.61	R 20,994.33	R 21,331.00	R 21,669.61
R 75,000.00	R 2,075,645.76	R 21,072.56	R 21,424.57	R 21,778.84	R 22,135.30	R 22,493.92	R 22,854.65	R 23,217.44
R 80,000.00	R 2,214,022.14	R 22,477.39	R 22,852.88	R 23,230.76	R 23,610.99	R 23,993.51	R 24,378.29	R 24,765.27
R 85,000.00	R 2,352,398.52	R 23,882.23	R 24,281.18	R 24,682.68	R 25,086.67	R 25,493.11	R 25,901.93	R 26,313.10
R 90,000.00	R 2,490,774.91	R 25,287.07	R 25,709.49	R 26,134.61	R 26,562.36	R 26,992.70	R 27,425.58	R 27,860.93
R 95,000.00	R 2,629,151.29	R 26,691.91	R 27,137.79	R 27,586.53	R 28,038.05	R 28,492.30	R 28,949.22	R 29,408.76
R 100,000.00	R 2,767,527.68	R 28,096.74	R 28,566.10	R 29,038.45	R 29,513.74	R 29,991.89	R 30,472.86	R 30,956.59
R 105,000.00	R 2,905,904.06	R 29,501.58	R 29,994.40	R 30,490.37	R 30,989.42	R 31,491.49	R 31,996.51	R 32,504.42
R 110,000.00	R 3,044,280.44	R 30,906.42	R 31,422.71	R 31,942.30	R 32,465.11	R 32,991.08	R 33,520.15	R 34,052.25
R 115,000.00	R 3,182,656.83	R 32,311.25	R 32,851.01	R 33,394.22	R 33,940.80	R 34,490.68	R 35,043.79	R 35,600.08
R 120,000.00	R 3,321,033.21	R 33,716.09	R 34,279.32	R 34,846.14	R 35,416.48	R 35,990.27	R 36,567.44	R 37,147.90
R 125,000.00	R 3,459,409.59	R 35,120.93	R 35,707.62	R 36,298.06	R 36,892.17	R 37,489.87	R 38,091.08	R 38,695.73
R 130,000.00	R 3,597,785.98	R 36,525.76	R 37,135.93	R 37,749.99	R 38,367.86	R 38,989.46	R 39,614.72	R 40,243.56
R 135,000.00	R 3,736,162.36	R 37,930.60	R 38,564.23	R 39,201.91	R 39,843.54	R 40,489.06	R 41,138.37	R 41,791.39
R 140,000.00	R 3,874,538.75	R 39,335.44	R 39,992.54	R 40,653.83	R 41,319.23	R 41,988.65	R 42,662.01	R 43,339.22
R 145,000.00	R 4,012,915.13	R 40,740.28	R 41,420.84	R 42,105.75	R 42,794.92	R 43,488.24	R 44,185.65	R 44,887.05
R 150,000.00	R 4,151,291.51	R 42,145.11	R 42,849.15	R 43,557.68	R 44,270.60	R 44,987.84	R 45,709.30	R 46,434.88
R 155,000.00	R 4,289,667.90	R 43,549.95	R 44,277.45	R 45,009.60	R 45,746.29	R 46,487.43	R 47,232.94	R 47,982.71
R 160,000.00	R 4,428,044.28	R 44,954.79	R 45,705.76	R 46,461.52	R 47,221.98	R 47,987.03	R 48,756.58	R 49,530.54
R 165,000.00	R 4,566,420.66	R 46,359.62	R 47,134.06	R 47,913.44	R 48,697.66	R 49,486.62	R 50,280.22	R 51,078.37
R 170,000.00	R 4,704,797.05	R 47,764.46	R 48,562.37	R 49,365.37	R 50,173.35	R 50,986.22	R 51,803.87	R 52,626.20
R 175,000.00	R 4,843,173.43	R 49,169.30	R 49,990.67	R 50,817.29	R 51,649.04	R 52,485.81	R 53,327.51	R 54,174.03
R 180,000.00	R 4,981,549.82	R 50,574.14	R 51,418.98	R 52,269.21	R 53,124.72	R 53,985.41	R 54,851.15	R 55,721.86
R 185,000.00	R 5,119,926.20	R 51,978.97	R 52,847.28	R 53,721.13	R 54,600.41	R 55,485.00	R 56,374.80	R 57,269.69
R 190,000.00	R 5,258,302.58	R 53,383.81	R 54,275.59	R 55,173.06	R 56,076.10	R 56,984.60	R 57,898.44	R 58,171.52
R 195,000.00	R 5,396,678.97	R 54,788.65	R 55,703.89	R 56,624.98	R 57,551.78	R 58,484.19	R 59,422.08	R 60,365.34
R 200,000.00	R 5,535,055.35	R 56,193.48	R 57,132.20	R 58,076.90	R 59,027.47	R 59,983.79	R 60,945.73	R 61,913.17
R 205,000.00	R 5,673,431.73	R 57,598.32	R 58,560.50	R 59,528.82	R 60,503.16	R 61,483.38	R 62,469.37	R 63,461.00
R 210,000.00	R 5,811,808.12	R 59,003.16	R 59,988.81	R 60,980.75	R 61,978.84	R 62,982.98	R 63,993.01	R 65,008.83
R 215,000.00	R 5,950,184.50	R 60,408.00	R 61,417.11	R 62,432.67	R 63,454.53	R 64,482.57	R 65,516.66	R 66,556.66
R 220,000.00	R 6,088,560.89	R 61,812.83	R 62,845.42	R 63,884.59	R 64,930.22	R 65,982.16	R 67,040.30	R 68,104.49
R 225,000.00	R 6,226,937.27	R 63,217.67	R 64,273.72	R 65,336.51	R 66,405.90	R 67,481.76	R 68,563.94	R 69,652.32

Gross Monthly Income	Affordability at 11.75% (Prime)	Repayment at 10.75%	Repayment at 11.00%	Repayment at 11.25%	Repayment at 11.50%	Repayment at 11.75%	Repayment at 12%	Repayment at 12.25%
	11.75%	10.75%	11.00%	11.25%	11.50%	11.75%	12.00%	12.25%
R 230,000.00	R 6,365,313.65	R 64,622.51	R 65,702.03	R 66,788.44	R 67,881.59	R 68,981.35	R 70,087.59	R 71,200.15
R 235,000.00	R 6,503,690.04	R 66,027.34	R 67,130.33	R 68,240.36	R 69,357.28	R 70,480.95	R 71,611.23	R 72,747.98
R 240,000.00	R 6,642,066.42	R 67,432.18	R 68,558.64	R 69,692.28	R 70,832.96	R 71,980.54	R 73,134.87	R 74,295.81
R 245,000.00	R 6,780,442.80	R 68,837.02	R 69,986.94	R 71,144.20	R 72,308.65	R 73,480.14	R 74,658.52	R 75,843.64
R 250,000.00	R 6,918,819.19	R 70,241.86	R 71,415.25	R 72,596.13	R 73,784.34	R 74,979.73	R 76,182.16	R 77,391.47
R 255,000.00	R 7,057,195.57	R 71,646.69	R 72,843.55	R 74,048.05	R 75,260.02	R 76,479.33	R 77,705.80	R 78,939.30
R 260,000.00	R 7,195,571.96	R 73,051.53	R 74,271.86	R 75,499.97	R 76,735.71	R 77,978.92	R 79,229.45	R 80,487.13
R 265,000.00	R 7,333,948.34	R 74,456.37	R 75,700.16	R 76,951.89	R 78,211.40	R 79,478.52	R 80,753.09	R 82,034.96
R 270,000.00	R 7,472,324.72	R 75,861.20	R 77,128.47	R 78,403.82	R 79,687.09	R 80,978.11	R 82,276.73	R 83,582.79
R 275,000.00	R 7,610,701.11	R 77,266.04	R 78,556.77	R 79,855.74	R 81,162.77	R 82,477.71	R 83,800.37	R 85,130.61
R 280,000.00	R 7,749,077.49	R 78,670.88	R 79,985.08	R 81,307.66	R 82,638.46	R 83,977.30	R 85,324.02	R 86,678.44
R 285,000.00	R 7,887,453.87	R 80,075.72	R 81,413.38	R 82,759.58	R 84,114.15	R 85,476.89	R 86,847.66	R 88,226.27
R 290,000.00	R 8,025,830.26	R 81,480.55	R 82,841.69	R 84,211.51	R 85,589.83	R 86,976.49	R 88,371.30	R 89,774.10
R 295,000.00	R 8,164,206.64	R 82,885.39	R 84,269.99	R 85,663.43	R 87,065.52	R 88,476.08	R 89,894.95	R 91,321.93
R 300,000.00	R 8,302,583.03	R 84,290.23	R 85,698.30	R 87,115.35	R 88,541.21	R 89,975.68	R 91,418.59	R 92,869.76
R 305,000.00	R 8,440,959.41	R 85,695.06	R 87,126.60	R 88,567.27	R 90,016.89	R 91,475.27	R 92,942.23	R 94,417.59
R 310,000.00	R 8,579,335.79	R 87,099.90	R 88,554.91	R 90,019.20	R 91,492.58	R 92,974.87	R 94,465.88	R 95,965.42
R 315,000.00	R 8,717,712.18	R 88,504.74	R 89,983.21	R 91,471.12	R 92,968.27	R 94,474.46	R 95,989.52	R 97,513.25
R 320,000.00	R 8,856,088.56	R 89,909.58	R 91,411.52	R 92,923.04	R 94,443.95	R 95,974.06	R 97,513.16	R 99,061.08
R 325,000.00	R 8,994,464.94	R 91,314.41	R 92,839.82	R 94,374.96	R 95,919.64	R 97,473.65	R 99,036.81	R 100,608.91
R 330,000.00	R 9,132,841.33	R 92,719.25	R 94,268.13	R 95,826.89	R 97,395.33	R 98,973.25	R 100,560.45	R 102,156.74
R 335,000.00	R 9,271,217.71	R 94,124.09	R 95,696.43	R 97,278.81	R 98,871.01	R 100,472.84	R 102,084.09	R 103,704.57
R 340,000.00	R 9,409,594.10	R 95,528.92	R 97,124.74	R 98,730.73	R 100,346.70	R 101,972.44	R 103,607.74	R 105,252.40
R 345,000.00	R 9,547,970.48	R 96,933.76	R 98,553.04	R 100,182.65	R 101,822.39	R 103,472.03	R 105,131.38	R 106,800.23
R 350,000.00	R 9,686,346.86	R 98,338.60	R 99,981.35	R 101,634.58	R 103,298.07	R 104,971.63	R 106,655.02	R 108,348.05
R 355,000.00	R 9,824,723.25	R 99,743.43	R 101,409.65	R 103,086.50	R 104,773.76	R 106,471.22	R 108,178.67	R 109,895.88
R 360,000.00	R 9,963,099.63	R 101,148.27	R 102,837.96	R 104,538.42	R 106,249.45	R 107,970.81	R 109,702.31	R 111,443.71
R 365,000.00	R 10,101,476.01	R 102,553.11	R 104,266.26	R 105,990.34	R 107,725.13	R 109,470.41	R 111,225.95	R 112,991.54
R 370,000.00	R 10,239,852.40	R 103,957.95	R 105,694.57	R 107,442.27	R 109,200.82	R 110,970.00	R 112,749.59	R 114,539.37

Bond Factor Table

RATE	5 YEARS	10 YEARS	15 YEARS	20 YEARS	25 YEARS	30 YEARS
5.00%	18.87	10.61	7.91	6.6	5.89	5.37
5.50%	19.1	10.85	8.17	6.88	6.14	5.68
6.00%	19.33	11.1	8.44	7.16	6.44	6
6.50%	19.57	11.35	8.71	7.46	6.75	6.32
7.00%	19.8	11.61	8.99	7.75	7.07	6.65
7.25%	19.92	11.74	9.13	7.9	7.23	6.82
7.50%	20.04	11.87	9.27	8.06	7.39	6.99
8.00%	20.28	12.13	9.56	8.36	7.72	7.34
8.25%	20.4	12.27	9.7	8.52	7.88	7.51
8.50%	20.52	12.4	9.85	8.68	8.05	7.69
8.75%	20.67	12.53	9.99	8.84	8.22	7.87
9.00%	20.76	12.67	10.14	9	8.39	8.05
9.50%	21	12.94	10.44	9.32	8.74	8.41
9.75%	21.12	13.08	10.59	9.49	8.91	8.59
10.00%	21.25	13.22	10.75	9.65	9.09	8.78
10.25%	21.37	13.35	10.9	9.82	9.26	8.96
10.50%	21.49	13.49	11.05	9.98	9.44	9.15
10.75%	21.65	13.75	11.21	10.15	9.62	9.33
11.00%	21.74	13.78	11.37	10.32	9.8	9.52
11.25%	21.87	13.92	11.52	10.49	9.98	9.71
11.50%	21.99	14.06	11.68	10.66	10.16	9.9
11.75%	22.12	14.2	11.84	10.84	10.35	10.09
12.00%	22.24	14.35	12	11.01	10.53	10.29