



HOW MUCH HOME CAN YOU AFFORD?

Rate Card

Monthly Payment	5.0%	5.5%	6.0%	6.5%	7.0%	7.5%	8.0%	8.5%
1,000	186,300	176,200	166,800	158,200	150,300	143,000	136,300	130,000
1,250	232,900	220,200	208,500	197,800	187,900	178,800	170,350	162,500
1,500	279,500	264,200	250,200	237,300	225,500	214,500	204,500	195,000
1,750	326,000	308,200	291,900	276,900	263,000	250,300	238,500	227,600
2,000	372,500	352,250	333,600	316,400	300,600	286,000	272,600	260,100
2,500	465,700	440,300	417,000	395,500	375,800	357,500	340,700	325,100
3,000	558,900	528,400	500,400	474,650	451,000	429,000	409,000	390,200
3,500	652,000	616,400	583,800	553,700	526,000	500,600	477,000	455,200
4,000	745,000	704,500	667,200	632,850	601,200	572,100	545,200	520,200
4,500	838,300	792,600	750,500	712,000	676,500	643,600	613,200	585,200
5,000	931,400	880,600	834,000	791,100	751,500	715,100	681,500	650,300
5,500	1,000,000	968,700	917,500	870,200	826,700	786,600	749,600	715,300

*These figures are estimates only. Your interest rates will be based on your qualifications.

*Figures represent principal & interest only *Amortized over 30 years

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MARYLAND TRANSFER AND RECORDATION TAX TABLE

County	County Transfer Tax * per \$1,000	Recordation Tax (Stamps) per \$1000	* State & County Tax Rate	
Allegany	0.5	\$6.50	\$1.0949	1st \$30,000.00 exempt from Co. Transfer Tax if owner occupied
Anne Arundel	1.0	\$7.00	\$.988	
Baltimore City	1.5	\$10.00	\$2.38	1st \$22,000.00 exempt from Co. Transfer Tax if owner occupied
Baltimore County	1.5	\$5.00	\$1.212	1st \$22,000.00 exempt from Co. Transfer Tax if owner occupied
Calvert	0.0	\$10.00	\$1.004	
Caroline	0.5	\$10.00	\$.982	1st \$25,000.00 exempt from Co. Transfer Tax if owner occupied 1st \$75,000.00 exempt from Co. Transfer Tax if owner occupied AND 1st time homebuyer
Carroll	0.0	\$10.00	\$1.16	
Cecil	\$10.00* (Flat Fee)	\$8.20	\$1.052	*\$3.00 if agriculturally assessed
Charles	0.0	\$10.00	\$1.138	
Dorchester	0.75	\$10.00	\$1.008	Owner occupancy credit \$225
Frederick	0.0	\$12.00	\$1.048	
Garrett	1.0	\$7.00	\$1.102	1st \$50,000.00 exempt from Co. Transfer Tax if owner occupied
Harford	1.0	\$6.60	\$1.176	1st \$30,000.00 exempt from Co. Transfer Tax if owner occupied
Howard	1.0	\$5.00	\$1.126	
Kent	0.5	\$6.60	\$1.084	
Montgomery	1.0	\$6.90	\$.795	1st \$50,000.00 exempt from Co. Transfer Tax if owner occupied
Prince George's	1.4	\$5.00	\$1.072	
Queen Anne's	0.5	\$9.90	\$.882	
St. Mary's	1.0	\$8.00	\$.969	1st \$30,000.00 exempt from Co. Transfer Tax if owner occupied
Somerset	0.0	\$6.60	\$1.012	
Talbot	1.0	\$6.60	\$.544	1st \$50,000.00 exempt from Co. Transfer Tax if owner occupied (affidavit required)
Washington	0.5	\$7.60	\$1.06	1st \$50,000.00 exempt from Co. Transfer Tax if owner occupied (affidavit required)
Wicomico	0.0	\$7.00	\$.871	1st \$50,000.00 exempt from Co. Transfer Tax if owner occupied
Worcester	0.5	\$6.60	\$.812	

*Add 0.5 for State transfer Tax

* Includes State tax rate of \$.112

(Subject to Change)

Oct. 2009