Exhibit 5

Table/Exhibit 1: COMPARISON OF SUBSIDY PROVIDED VIA BCHCHDC VS. OTHER PREFERRED PROGRAMS. SAVINGS/SUBSIDY AND ABILITY TO SERVE MORE DEEPLY ON AMI

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COMPARISON OF SUBSIDY PROVIDED VIA BCHCHDC VS. OTHER PREFERRED PROGRAMS. SAVINGS/SUBSIDY AND ABILITY TO SERVE MORE DEEPLY ON AMI				
Description	Habitat 1st Time Homebuyer 30 year fixed Loan Program	Notes	Market 1st Time Homebuyer 30 year fixed Loan Program	Notes
Sales Price	$369,466.50		$369,466.50	
Down Payment	0	Habitat requires 300 hours of 'Sweat Equity' in lieu of a cash down payment.	$11,083.98	3% down and assumes no PMI
Estimated Closing Costs/Prepays and escrows paid by borrower	$3,000	Habitat subsidizes closing costs above 3K. Savings avg to borrower $11,335.28	$14,335.28	
Total Out of Pocket Required by Borrower	$3,000		$25,419.26	
Mortgage Amount	$369,466.50		358,382.52	
PMI (typically required with under 20% down)	Not required		Assumed not required	
Principal and Interest	$1,026.30	Saves $785 per month over market $282,853 over the life of the loan	$1,812.00	Assumes a market rate of 6.5%
Estimated Taxes and Insurance	$560.00		$560.00	
Total Estimated Monthly Payment	$1,586.30		$2,372.00	
Minimum Income Required to purchase	$63,452	71% AMI min	$94,880	106% AMI min