

Sample Home Price and Buyer Payment Comparison

MUD vs. No MUD Scenario



Lot & Home Price Calculations	MUD	Non-MUD (Lot + 90%)	Cost Differential
Average Lot Price	\$65,000	\$123,500	\$58,500
Assumed Residual	18%	18%	
Resulting Home Price	\$361,111	\$686,111	\$325,000
Loan Info (30 yr)			
Down Payment (20%)	\$72,222	\$137,222	\$65,000
Loan Amount (80%)	\$288,889	\$548,889	\$260,000
Interest Rate	6.75%	6.75%	
Monthly Principal & Interest	\$1,874	\$3,560	\$1,686
Tax Rate	3.75%	2.25%	-1.50%
Monthly Taxes	\$1,128	\$1,286	+ \$158
Monthly Insurance (0.75%)	\$226	\$429	\$203
Total Payment (PITI)	\$3,228	\$5,275	\$2,047
Annual Income to Qualify (28%)	\$138,338	\$226,087	\$87,749

CBAS; July 2025