

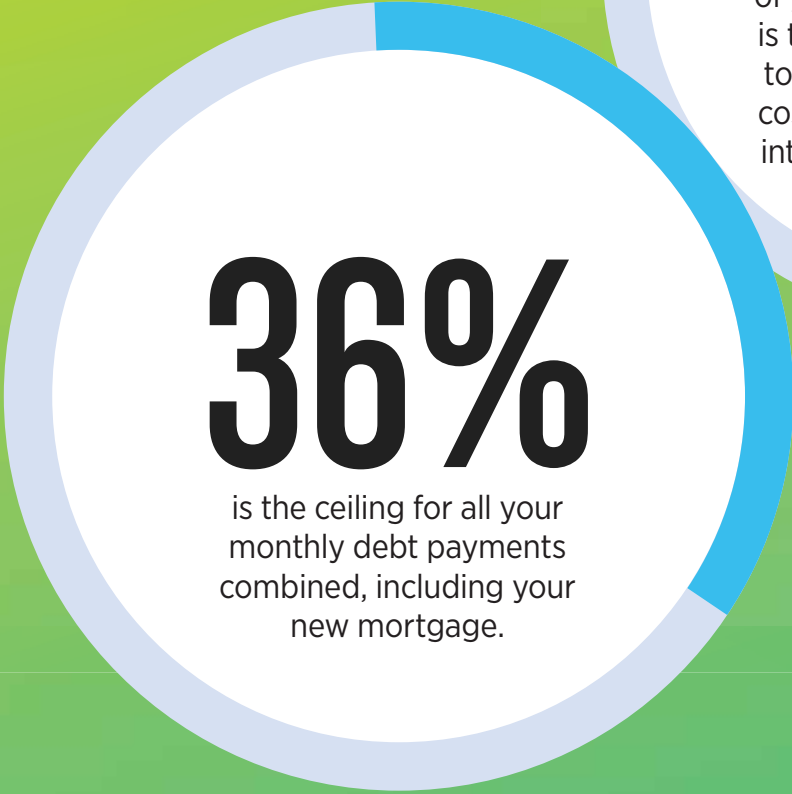
# Ready to buy? Do the math *(because lenders will).*

The 28/36 rule can help you estimate how much home you can afford.



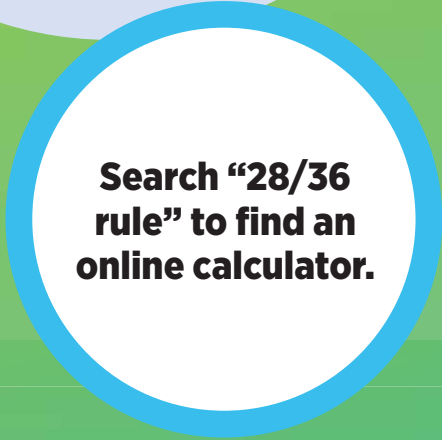
**28%**

of your gross monthly income is the maximum lenders want to see going toward housing costs. That includes principal, interest, taxes and insurance.



**36%**

is the ceiling for all your monthly debt payments combined, including your new mortgage.



**Search “28/36 rule” to find an online calculator.**

Know where you stand  
before you make an offer.

Source: Bankrate