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OUR MISSION

Making *a genuine difference* in your real estate transaction

Carey Rosenblum, Broker and Owner of Rosenblum Realty, realizes that in order to make a difference, you have to have good people and you must train them. The constant emphasis on improving and sharpening skills helps the Realtors at Rosenblum Realty to capably and professionally assist clients. The staff will always strive to be friendly and honest with you and to make your real estate transaction enjoyable and a "genuine difference".

AMORTIZATION CHART

MONTHLY PAYMENT PER \$1,000.00 OF MORTGAGE

Rate of Interest	LENGTH OF MORTGAGE						
	3 Years	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
3.25%	\$29.18	\$18.06	\$9.77	\$7.03	\$5.67	\$4.87	\$4.35
3.50%	29.29	18.18	9.89	7.15	5.80	5.01	4.49
3.75%	29.40	18.29	10.01	7.27	5.93	5.14	4.63
4.00%	29.50	18.40	10.11	7.38	6.04	5.26	4.76
4.25%	29.62	18.51	10.23	7.50	6.17	5.40	4.90
4.50%	29.73	18.62	10.34	7.63	6.30	5.53	5.04
4.75%	29.84	18.74	10.46	7.75	6.44	5.67	5.19
5.00%	29.95	18.85	10.59	7.89	6.58	5.82	5.34
5.25%	30.06	18.97	10.71	8.01	6.71	5.96	5.49
5.50%	30.17	19.08	10.83	8.14	6.85	6.11	5.64
5.75%	30.28	19.19	10.95	8.27	6.99	6.26	5.79
6.00%	30.39	19.30	11.07	8.40	7.13	6.40	5.95
6.25%	30.50	19.41	11.19	8.53	7.26	6.55	6.11
6.50%	30.61	19.53	11.32	8.63	7.41	6.70	6.26
6.75%	30.72	19.64	11.43	8.80	7.55	6.85	6.42
7.00%	30.84	19.76	11.56	8.94	7.70	7.01	6.59
7.25%	30.94	19.87	11.68	9.07	7.84	7.16	6.75
7.50%	31.05	19.98	11.81	9.21	7.99	7.31	6.91
7.75%	31.16	20.10	11.94	9.34	8.13	7.47	7.08
8.00%	31.28	20.22	12.07	9.49	8.29	7.64	7.25
8.25%	31.39	20.33	12.20	9.63	8.44	7.80	7.42
8.50%	31.50	20.45	12.33	9.77	8.59	7.96	7.59
8.75%	31.62	20.57	12.45	9.91	8.74	8.12	7.76
9.00%	31.73	20.68	12.58	10.05	8.90	8.28	7.93
9.25%	31.84	20.80	12.71	10.19	9.05	8.45	8.10
9.50%	31.95	20.92	12.84	10.34	9.21	8.62	8.28
9.75%	32.06	21.04	12.98	10.48	9.36	8.78	8.45
10.00%	32.18	21.15	13.11	10.63	9.52	8.95	8.63
10.25%	32.29	21.27	13.24	10.77	9.68	9.12	8.80
10.50%	32.40	21.39	13.37	10.92	9.84	9.29	8.98
10.75%	32.52	21.51	13.51	11.07	10.00	9.46	9.16
11.00%	32.63	21.63	13.64	11.22	10.16	9.63	9.34
11.25%	32.74	21.74	13.78	11.37	10.32	9.80	9.52
11.50%	32.85	21.85	13.91	11.52	10.49	9.98	9.70
11.75%	32.97	21.98	14.05	11.67	10.65	10.15	9.88
12.00%	33.05	22.10	14.19	11.82	10.81	10.32	10.06

ESTIMATING your monthly payment, find the figure under the mortgage interest rate (%) that corresponds to the number of years you want to pay off the loan.

FOR EXAMPLE: If your interest rate is 10% and the term of the mortgage is 25 years, then you need to pay \$8.95 per month for each \$1,000.00 of mortgage.

Your monthly payment: $\$8.95 \times \left(\frac{\text{MORTGAGE}}{1000}\right) = \text{MONTHLY PAYMENT}$

CALCULATING: If your mortgaged amount is \$30,000 your monthly payment
= $\$8.95 \times \frac{30,000}{1000} = \268.50

MONTHLY SALARY REQUIREMENT CHART

Based on GDS ratio of 30% including taxes

	\$350	\$1167	\$500	\$1667	\$750	\$2500
375	1250	525	1750	800	2660	
400	1333	550	1833	850	2833	
425	1417	575	1917	900	3000	
450	1500	600	2000	950	3160	
475	1583	700	2333	1000	3333	

Helpful Contact Information

Compliments of Rosenblum Realty, Inc.

Huntsville City Utilities, Water & Natural Gas:
Huntsville Utilities • 112 Spragens St. SW • Huntsville, AL 35801
(256) 533-1200 • *www.HvUUtil.org*

Madison City Water:
Water & Wastewater Board • 101 Ray Sanderson Dr. • Madison, AL 35758
(256) 772-0253 • *www.MadisonUtilities.org*

Harvest/Moravia Water:
Water Authority • 9131 Wall Triana Hwy. • Harvest, AL 35749
(256) 837-1132 • *www.hmvwater.com*

Madison County Water Dept.:
266 Shields Road • Huntsville, AL 35811
(256) 746-2888 • *www.MadisonCountyAL.gov*

Other County Water Offices:
Gurley (256) 776-3313 • New Hope Water & Sewer (256) 723-2616
Owens Cross Roads Water (256) 725-4203
NE Morgan County W&S Auth. (256) 778-8915
Limestone (256) 233-6444 • Triana Water & Sewer (256) 772-0151

Madison City Natural Gas:
North Alabama Gas District • 108 Church St. • Madison, AL 35758
(256) 772-0227 • *www.nagd.com*

Sanitation & Recycling Departments:
Madison County (256) 532-3718 • Huntsville City (256) 883-3964
Madison City (Yard Debris & Large Items)
Republic Services (256) 327-4449

Propane Gas Companies:
Suburban Propane (256) 851-6067 • J & J Propane (931) 427-6144
Heritage Propane (256) 232-0555 • Amerigas Propane (256) 837-7070
Holston Gases Inc. (256) 715-6200

Cable TV & Internet Companies:
Mediacom (855) 633-4226 *www.MediacomCable.com*
WOW (Knology) (256) 533-5353 *www.wowway.com*
Comcast/Xfinity (256) 859-7800 *www.comcast.com*
(800) 934-6489
AT&T U-Verse (256) 206-3993 *www.att.com*
Spectrum (Charter) (866) 874-2389 *www.spectrum.com*
Google Fiber (844) 363-4237

Other County Cable, Phone & Internet Services:
New Hope, Owens Cross Roads & Grant (256) 723-4211

Satellite Companies:
DISH Network 1-800-333-3474 • DirecTV 1-800-675-8668

Phone Companies:
WOW (Knology) (256) 533-5353 *www.wowway.com*
ITC Datacom (256) 382-5900
AT&T 1-888-332-8624 *www.att.com*

Security Systems:
Monitronics 1-800-447-9239 • ADT Security Services 1-800-238-2727
Systems Technology (256) 518-9000 • ADS Security (256) 721-0122
Halo Security (256) 714-4046

Local School Boards:
Huntsville City Schools (256) 428-6800 • *www.HuntsvilleCitySchools.org*
Madison City Schools (256) 464-8370 • *www.madisoncityschools.org*
Madison County Schools (256) 832-2557 • *www.mcsk12.org*

Voters Registration: Board of Registrars (256) 532-3510
www.madisoncountyvotes.com

Madison County Courthouse:
(256) 532-3300 • *www.MadisonCountyAL.gov*
Car Tags (256) 532-3310
License Dept (256) 532-3320
Tax Assessor (256) 532-3330
Tax Collector (256) 532-3370

Downtown
100 North Side Square • Huntsville, AL 35801

Madison County Service Center:
1918 N. Memorial Pkwy. • Huntsville, AL 35801 (256) 489-8000

Private Schools:
Madison Academy (256) 469-6400 (PK3-12) • *www.madacademy.org*
Randolph School (256) 799-6100 (PK-12) • *RandolphSchool.net*
St. John the Baptist Catholic School (256) 722-0772 (K4-8) • *stjohnsb.org*
St. John Paul II Catholic H.S. (256) 430-1760 (9-12) • *jp2falcons.org*
Grace Lutheran School (256) 881-0553 (PK-8) • *glc-hsv.org*

Satellite Branches
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Parkway Place Mall 2801 S. Memorial Parkway, Ste. 100 Huntsville, AL 35801	Meridianville Flint River Crossings Shopping Centre
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Madison Taxpayer Service Building 100 Plaza Blvd. • Madison	Redstone Arsenal 3494 Honest John Rd.