

My tiny home plan

9/5/2026 · USD · Configuration: undecided

Starting values are illustrative. Entered estimates are not verified market prices or lender offers. This report is a planning aid, not credit approval, legal clearance, or personalized advice.

Project snapshot

Measure	Estimate
All-in project before financing fees	\$110,300
Setup contingency	\$3,300
Amount financed including financed fees	\$89,300
Cash to start	\$23,500
Base monthly loan payment	\$906
Monthly ownership allowances	\$1,035
Extra monthly principal	\$0
Total monthly commitment	\$1,941
Your monthly housing limit	\$2,400
Remaining monthly room	\$459
Estimated total loan interest	\$73,733
Estimated payoff with extra payments	180 months

Inputs & assumptions

Input	Value
Home purchase price	\$85,000
Land purchase price	\$0
Delivery & transport	\$4,000
Site / foundation work	\$8,000
Utility connections	\$6,500
Permits & inspections	\$1,500
Other costs / applicable sales tax	\$2,000
Setup contingency (%)	15%

Input	Value
Down payment toward project	\$22,000
Other project costs paid in cash	\$0
Fees paid in cash	\$1,500
Fees added to loan	\$1,000
Contract interest rate (%)	9%
Loan term (months)	180 months
Extra monthly principal	\$0
Lot / site rent per month	\$600
Insurance per month	\$90
Property tax per month	\$70
Maintenance reserve per month	\$125
Utilities per month	\$150
Your total monthly housing limit	\$2,400
Gross monthly income (optional)	\$0
Other monthly debt payments	\$0

Project costs less down payment and other cash-only project costs are assumed financed. Lender approval of cost categories is unverified. Setup contingency applies only to setup costs. Cash fees are paid separately; financed fees enter principal. Fixed-rate monthly amortization; no balloons, variable rates, penalties or tax deductions modeled. Monthly reserves are estimates.

Quote comparison

Compare on equal terms	Illustrative offer A	Illustrative offer B	Illustrative offer C
Amount financed	\$89,300	\$90,100	\$88,300
Base monthly payment	\$906	\$887	\$1,143
Term	180 months	180 months	120 months
Total interest	\$73,733	\$69,605	\$48,810
Interest + all financing fees	\$76,233	\$74,005	\$49,310
Loan payments + cash fees	\$164,533	\$162,305	\$137,610
Lender-disclosed APR	Not entered	Not entered	Not entered

Totals cover the loan and financing fees only; ownership costs and the down payment are excluded. Shorter terms change payment and interest. A low total does not establish suitability or approval.

Quote input	Illustrative offer A	Illustrative offer B	Illustrative offer C
Borrowing before fees	\$88,300	\$88,300	\$88,300
Contract rate	9%	8.5%	9.5%
Cash fees	\$1,500	\$2,600	\$500
Financed fees	\$1,000	\$1,800	\$0

Stress scenario

Rate +2 percentage points; setup +20%; lot rent +10%.

Measure	Stressed estimate
Monthly commitment	\$2,167
Monthly increase	\$227
Project cost increase	\$5,060
Remaining monthly room	\$233

Verification record

Decision gate	Status	Evidence reference
Legal placement & occupancy	unknown	No evidence recorded
Home title & classification	unknown	No evidence recorded
Land or site agreement	unknown	No evidence recorded
Delivered & installed price	unknown	No evidence recorded
Utilities & site conditions	unknown	No evidence recorded
Written financing terms	unknown	No evidence recorded
Insurance & taxes	unknown	No evidence recorded
Builder contract & warranty	unknown	No evidence recorded
Independent inspection	unknown	No evidence recorded
Resale / relocation plan	unknown	No evidence recorded

Cost and rate confidence

15 of 15 cost / rate assumptions need written evidence or a confirmed-zero reference. 1 are unknown. Unknown costs entered as 0 are excluded from the estimate; this can materially understate your plan.

Assumption	Confidence	Evidence reference
Home purchase price	Estimate	No evidence recorded

Assumption	Confidence	Evidence reference
Land purchase price	Unknown	No evidence recorded
Delivery & transport	Estimate	No evidence recorded
Site / foundation work	Estimate	No evidence recorded
Utility connections	Estimate	No evidence recorded
Permits & inspections	Estimate	No evidence recorded
Other costs / applicable sales tax	Estimate	No evidence recorded
Fees paid in cash	Estimate	No evidence recorded
Fees added to loan	Estimate	No evidence recorded
Contract interest rate (%)	Estimate	No evidence recorded
Lot / site rent per month	Estimate	No evidence recorded
Insurance per month	Estimate	No evidence recorded
Property tax per month	Estimate	No evidence recorded
Maintenance reserve per month	Estimate	No evidence recorded
Utilities per month	Estimate	No evidence recorded

Before committing

Resolve unknowns and blockers with the responsible lender, builder and local authority. Confirm legal occupancy, financing scope and cash requirements in writing. "Verified" is your own record, not certification by this kit.