

MONTHLY MORTGAGE PAYMENT CALCULATOR

PRICE OF HOME	MONTHLY PAYMENT	0% DOWN or VA		3.5% DOWN FHA / CONV		5% DOWN		10% DOWN		20% DOWN no PMI	
		INTEREST									
		4.50%	5.00%	4.50%	5.00%	4.50%	5.00%	4.25%	4.75%	4.00%	4.50%
\$100,000		\$631	\$662	\$612	\$642	\$604	\$633	\$564	\$590	\$465	\$489
\$120,000		\$757	\$794	\$734	\$770	\$725	\$759	\$676	\$708	\$558	\$587
\$140,000		\$884	\$927	\$857	\$898	\$846	\$886	\$789	\$826	\$651	\$684
\$150,000		\$947	\$993	\$918	\$962	\$907	\$949	\$845	\$949	\$698	\$733
\$160,000		\$1,010	\$1,059	\$979	\$1,026	\$967	\$1,012	\$901	\$1,006	\$745	\$782
\$180,000		\$1,137	\$1,191	\$1,102	\$1,155	\$1,088	\$1,139	\$1,014	\$1,063	\$837	\$880
\$200,000		\$1,264	\$1,323	\$1,224	\$1,283	\$1,209	\$1,266	\$1,127	\$1,181	\$930	\$977
\$220,000		\$1,390	\$1,456	\$1,347	\$1,411	\$1,329	\$1,392	\$1,240	\$1,299	\$1,024	\$1,075
\$240,000		\$1,517	\$1,587	\$1,469	\$1,540	\$1,450	\$1,519	\$1,353	\$1,417	\$1,117	\$1,172
\$250,000		\$1,579	\$1,654	\$1,530	\$1,604	\$1,510	\$1,582	\$1,409	\$1,476	\$1,164	\$1,222
\$260,000		\$1,642	\$1,721	\$1,592	\$1,668	\$1,571	\$1,646	\$1,465	\$1,535	\$1,210	\$1,271
\$280,000		\$1,768	\$1,853	\$1,715	\$1,797	\$1,692	\$1,773	\$1,578	\$1,653	\$1,303	\$1,369
\$300,000		\$1,895	\$1,985	\$1,837	\$1,925	\$1,813	\$1,899	\$1,691	\$1,771	\$1,396	\$1,466

ASSUMPTIONS: 30-year mortgage term. PMI/MIP* included when down payment is less than 20%.

Homeowners insurance is not included and must be added to all numbers! Likely amount = \$50 to \$80 per month.

Property taxes are figured at 1% and PMI/MIP at 0.5% annually. Closing costs are not included.

Actual mortgage rates were obtained from www.mortgagecalculator.org

Rates are "informational only" and are not intended to replace guidance/expertise from your lender.

*PMI is Private Mortgage Insurance which protects the lender in event of default. *MIP is Mortgage Insurance Protection applicable to FHA loans with a down payment of less than 20%.



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