



## How Much Will My Payments Be?

Input Information	
<b>Loan Information</b>	
Amount	\$350,000.00
Interest Rate	6.500%
Length	30 Years
<b>Home Value</b>	
Home Value	\$300,000.00
<b>Taxes And Insurance Information</b>	
Taxes	\$3,000.00
Insurance	\$1,500.00
PMI	0.500%

Financial Analysis	
Monthly Principal & Interest	\$2,212.24
Monthly Real Estate Taxes	\$250.00
Monthly Insurance	\$125.00
Loan To Value Ratio	116.67 %
Months With PMI	196
Monthly PMI	\$145.83
<b>Total Monthly Payments</b>	<b>\$2,733.07</b>

Payment Schedule				
Yr	Interest	Principal Applied	PMI	Balance
1	22,634.82	3,912.04	1,750.00	346,087.96
2	22,372.82	4,174.04	1,750.00	341,913.93
3	22,093.28	4,453.58	1,750.00	337,460.35
4	21,795.01	4,751.84	1,750.00	332,708.50
5	21,476.77	5,070.08	1,750.00	327,638.42
6	21,137.22	5,409.64	1,750.00	322,228.79
7	20,774.93	5,771.93	1,750.00	316,456.86
8	20,388.37	6,158.49	1,750.00	310,298.37
9	19,975.93	6,570.93	1,750.00	303,727.44
10	19,535.86	7,011.00	1,750.00	296,716.44
11	19,066.32	7,480.54	1,750.00	289,235.90
12	18,565.33	7,981.52	1,750.00	281,254.38
13	18,030.80	8,516.06	1,750.00	272,738.32
14	17,460.46	9,086.40	1,750.00	263,651.92
15	16,851.93	9,694.93	1,750.00	253,956.99
16	16,202.64	10,344.22	1,750.00	243,612.78
17	15,509.87	11,036.99	583.33	232,575.79
18	14,770.70	11,776.16	0.00	220,799.63
19	13,982.03	12,564.83	0.00	208,234.81
20	13,140.54	13,406.32	0.00	194,828.49
21	12,242.69	14,304.16	0.00	180,524.33
22	11,284.72	15,262.14	0.00	165,262.19
23	10,262.58	16,284.27	0.00	148,977.91
24	9,172.00	17,374.86	0.00	131,603.05
25	8,008.37	18,538.49	0.00	113,064.57
26	6,766.81	19,780.04	0.00	93,284.52
27	5,442.11	21,104.75	0.00	72,179.77
28	4,028.68	22,518.17	0.00	49,661.60
29	2,520.60	24,026.26	0.00	25,635.34
30	911.52	25,635.34	0.00	0.00
<b>Yr</b>	<b>Interest</b>	<b>Principal Applied</b>	<b>PMI</b>	<b>Balance</b>
	<b>446,405.71</b>	<b>350,000.00</b>	<b>28,583.33</b>	<b>0.00</b>

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### Plain English Help

As you can see, your payment will vary depending on how much you will be borrowing, the interest rate, and the length of your loan. Other factors also need to be taken into consideration, such as your taxes, your insurance, and your PMI, all of which are included in your monthly house payment. Even the value of your home will affect your payment.

Just as an example, let's say you are borrowing \$350,000.00 for 30 years with an interest rate of 6.500%. If the value of your home is \$300,000.00, your property taxes \$3,000.00 per year and your insurance is \$1,500.00 per year, you can expect to be making a total payment of \$2,733.07. This is because you need to pay \$2,212.24 toward the actual loan, plus \$250.00 for real estate taxes and \$125.00 toward insurance.

Since your loan to value ratio is 116.67%, you will also have to pay PMI for 196 months and this will tack on an extra \$145.83 a month. Don't forget to drop the PMI when the 196 months is complete and you might save yourself some money each month, but remember, that, in most cases, you will need to finish re-appraisal process to do so.

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