

# ESTIMATE MY MONTHLY MORTGAGE PAYMENT

Date: October 3, 2025

## INTRODUCTION

The loan amount, the interest rate, and the term of the mortgage can have a dramatic effect on the total amount you will eventually pay for the property. Further, mortgage payments typically will include monthly allocations of property taxes, hazard insurance, and (if applicable) private mortgage insurance (PMI). Use our mortgage calculator to see the impact of these variables along with an amortization schedule. Accurately calculating your mortgage can be a critical first step when determining your budget.

## SUMMARY OF INPUT

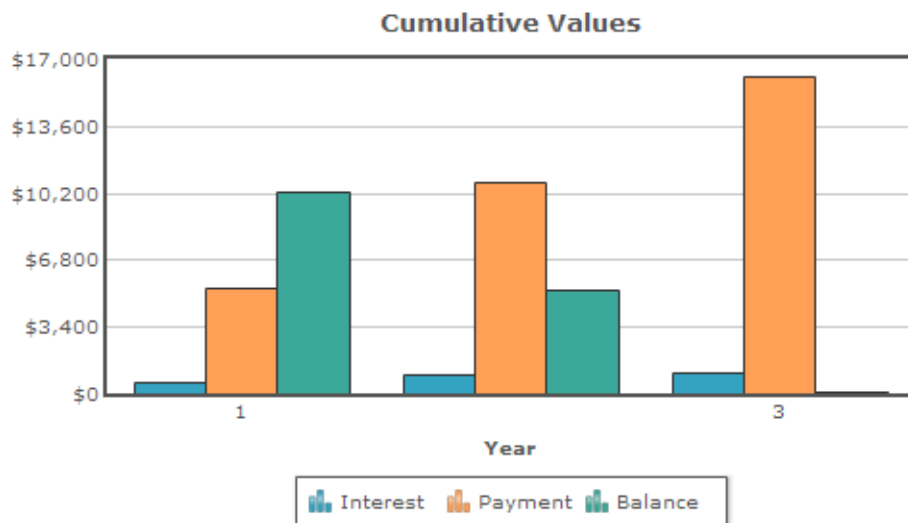
Proposed mortgage loan amount	\$15,000
Annual interest rate	4.50%
Number of months (30yrs=360)	36
Desired table display	Monthly
Purchase price of property	\$0
Let system estimate property taxes, insurance, and private mortgage insurance?	No
Annual property taxes	\$0
Annual hazard insurance	\$0
Monthly private mortgage insurance	\$0

## ANALYSIS

Your estimated monthly payments are \$446.20 (including taxes, insurance, and PMI if applicable), and you will pay \$1,063 in interest over the life of the loan.

### Loan Information

Loan amount \$15,000  
Annual interest rate 4.500%  
Number of months 36  
Monthly principal and interest payment \$446.20  
Monthly property taxes \$.00  
Monthly hazard insurance \$.00  
Monthly PMI (if applicable) \$.00  
Total monthly payment (including taxes, insurance, and PMI if applicable) \$446.20



Month	Beginning Balance	Principal	Interest	Payment	Ending Balance
1	\$15,000	\$390	\$56	\$446	\$14,610
2	14,610	391	55	446	14,219
3	14,219	393	53	446	13,826
4	13,826	394	52	446	13,431
5	13,431	396	50	446	13,036
6	13,036	397	49	446	12,638
7	12,638	399	47	446	12,239
8	12,239	400	46	446	11,839
9	11,839	402	44	446	11,437
10	11,437	403	43	446	11,034
11	11,034	405	41	446	10,629
12	10,629	406	40	446	10,223
13	10,223	408	38	446	9,815
14	9,815	409	37	446	9,406
15	9,406	411	35	446	8,995
16	8,995	412	34	446	8,582
17	8,582	414	32	446	8,168
18	8,168	416	31	446	7,753
19	7,753	417	29	446	7,335
20	7,335	419	28	446	6,917
21	6,917	420	26	446	6,496
22	6,496	422	24	446	6,075
23	6,075	423	23	446	5,651
24	5,651	425	21	446	5,226
25	5,226	427	20	446	4,800
26	4,800	428	18	446	4,371
27	4,371	430	16	446	3,942
28	3,942	431	15	446	3,510
29	3,510	433	13	446	3,077
30	3,077	435	12	446	2,642
31	2,642	436	10	446	2,206
32	2,206	438	8	446	1,768
33	1,768	440	7	446	1,329
34	1,329	441	5	446	887
35	887	443	3	446	445
36	\$445	\$445	\$2	\$446	\$0

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This is for illustrative purposes only. Your results may vary.

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