

# MORTGAGE LOAN PAYMENT CALCULATOR

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	\$687,000
Annual interest rate	5.38%
Number of months (30yrs=360)	240
Desired table display	Yearly
Purchase price of property	\$0
Let system estimate property taxes, insurance, and private mortgage insurance?	No
Annual property taxes	\$4,095
Annual hazard insurance	\$1,650
Monthly private mortgage insurance	\$0

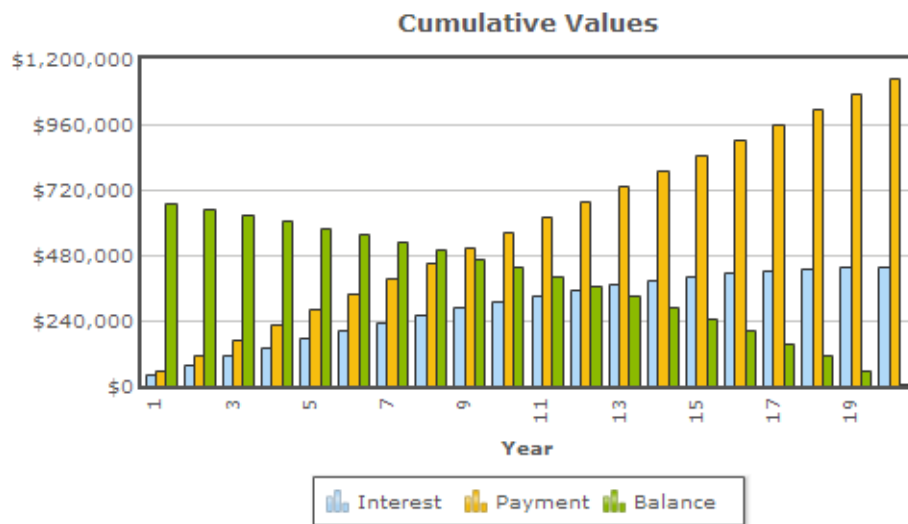
## ANALYSIS

Your estimated monthly payments are \$5,156.17 (including taxes, insurance, and PMI if applicable), and you will pay \$435,580 in interest over the life of the loan.

Loan Information	
Loan amount	\$687,000
Annual interest rate	5.375%
Number of months	240
Monthly principal and interest payment	\$4,677.42
Monthly property taxes	\$341.25
Monthly hazard insurance	\$137.50
Monthly PMI (if applicable)	\$0.00
Total monthly payment (including taxes, insurance, and PMI if applicable)	\$5,156.17

Year	Beginning Balance	Principal	Interest	Payment	Ending Balance
1	\$687,000	\$19,683	\$36,446	\$56,129	\$667,317
2	667,317	20,767	35,362	56,129	646,550
3	646,550	21,912	34,217	56,129	624,638
4	624,638	23,119	33,010	56,129	601,519
5	601,519	24,392	31,737	56,129	577,127
6	577,127	25,736	30,393	56,129	551,391
7	551,391	27,154	28,975	56,129	524,237
8	524,237	28,650	27,479	56,129	495,586

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 do not infer that the company assumes any fiduciary duties. 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 information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.



9	495,586	30,229	25,900	56,129	465,358
10	465,358	31,894	24,235	56,129	433,464
11	433,464	33,651	22,478	56,129	399,812
12	399,812	35,505	20,624	56,129	364,307
13	364,307	37,461	18,668	56,129	326,845
14	326,845	39,525	16,604	56,129	287,320
15	287,320	41,703	14,426	56,129	245,617
16	245,617	44,001	12,128	56,129	201,617
17	201,617	46,425	9,704	56,129	155,192
18	155,192	48,982	7,147	56,129	106,209
19	106,209	51,681	4,448	56,129	54,528
20	\$54,528	\$54,528	\$1,601	\$56,129	\$0

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