

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	\$362,000
Annual interest rate	6.13%
Number of months (30yrs=360)	360
Desired table display	Yearly
Purchase price of property	\$362,000
Let system estimate property taxes, insurance, and private mortgage insurance?	Yes
Annual property taxes	\$0
Annual hazard insurance	\$0
Monthly private mortgage insurance	\$0

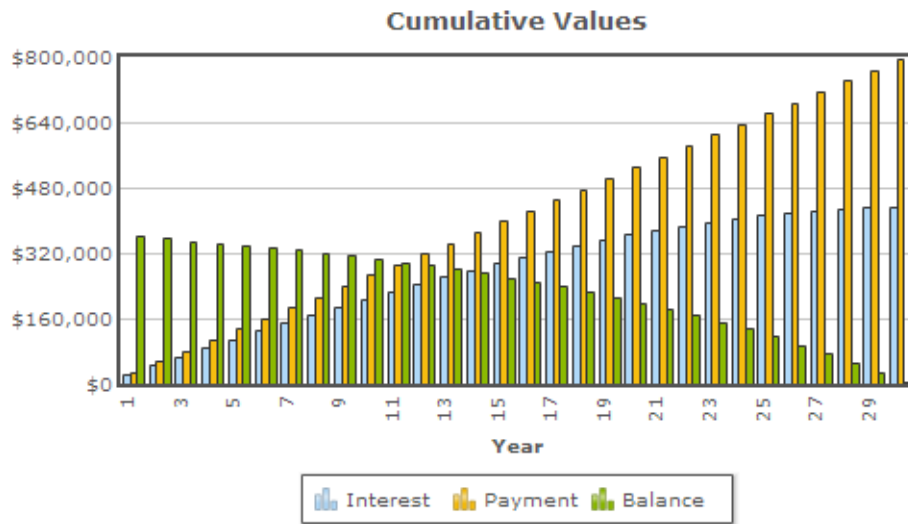
ANALYSIS

Your estimated monthly payments are \$2,748.58 (including taxes, insurance, and PMI if applicable), and you will pay \$429,838 in interest over the life of the loan.

Loan Information	
Loan amount	\$362,000
Annual interest rate	6.125%
Number of months	360
Monthly principal and interest payment	\$2,199.55
Monthly property taxes	\$301.67
Monthly hazard insurance	\$90.50
Monthly PMI (if applicable)	\$156.87
Total monthly payment (including taxes, insurance, and PMI if applicable)	\$2,748.58

Year	Beginning Balance	Principal	Interest	Payment	Ending Balance
1	\$362,000	\$4,343	\$22,052	\$26,395	\$357,657
2	357,657	4,616	21,778	26,395	353,041
3	353,041	4,907	21,488	26,395	348,134
4	348,134	5,216	21,178	26,395	342,918
5	342,918	5,545	20,850	26,395	337,373
6	337,373	5,894	20,500	26,395	331,479
7	331,479	6,265	20,129	26,395	325,213
8	325,213	6,660	19,734	26,395	318,553

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	318,553	7,080	19,315	26,395	311,473
10	311,473	7,526	18,869	26,395	303,948
11	303,948	8,000	18,395	26,395	295,948
12	295,948	8,504	17,891	26,395	287,444
13	287,444	9,040	17,355	26,395	278,404
14	278,404	9,609	16,785	26,395	268,795
15	268,795	10,214	16,180	26,395	258,580
16	258,580	10,858	15,537	26,395	247,722
17	247,722	11,542	14,853	26,395	236,180
18	236,180	12,269	14,125	26,395	223,911
19	223,911	13,042	13,352	26,395	210,869
20	210,869	13,864	12,531	26,395	197,005
21	197,005	14,737	11,657	26,395	182,268
22	182,268	15,666	10,729	26,395	166,603
23	166,603	16,653	9,742	26,395	149,950
24	149,950	17,702	8,693	26,395	132,248
25	132,248	18,817	7,578	26,395	113,432
26	113,432	20,002	6,392	26,395	93,429
27	93,429	21,262	5,132	26,395	72,167
28	72,167	22,602	3,793	26,395	49,565
29	49,565	24,026	2,369	26,395	25,539
30	\$25,539	\$25,539	\$855	\$26,395	\$0

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