

Amortization Chart - Interest Rates (%)

- 5.00% - 8.50%
- 8.75% - 12.25%
- 12.5% - 16.00%
- 16.25% - 23.00%
- Calculations

	5.0	5.25	5.5	5.75	6.0	6.25	6.50	6.75	7.0	7.25	7.50	7.75	8.0	8.25	8.50
1 Yr	85.58	86.70	85.81	85.92	86.03	86.14	86.26	86.37	86.49	86.60	86.71	86.82	86.93	87.05	87.16
3 Yr	29.95	30.06	30.17	30.28	30.39	30.50	30.61	30.72	30.84	30.95	31.06	31.17	31.28	31.39	31.50
5 Yr	18.18	18.96	19.07	19.18	19.30	19.41	19.53	19.64	19.76	19.87	19.99	20.10	20.22	20.33	20.45
10 Yr	10.58	10.70	10.82	10.94	11.06	11.19	11.31	11.43	11.56	11.69	11.82	11.94	12.07	12.20	12.33
15 Yr	7.88	8.01	8.14	8.27	8.40	8.53	8.66	8.80	8.94	9.07	9.21	9.35	9.49	9.63	9.77
20 Yr	6.57	6.71	6.84	6.98	7.12	7.26	7.40	7.55	7.70	7.84	7.99	8.14	8.29	8.44	8.59
25 Yr	5.82	5.96	6.10	6.25	6.40	6.55	6.70	6.85	7.01	7.16	7.32	7.48	7.64	7.80	7.96
30 Yr	5.34	5.49	5.64	5.79	5.95	6.10	6.26	6.42	6.59	6.75	6.92	7.08	7.25	7.42	7.59
35 Yr	5.01	5.17	5.33	5.49	5.65	5.82	5.98	6.15	6.32	6.49	6.67	6.68	7.01	7.19	7.37
	8.75	9.0	9.25	9.5	9.75	10.0	10.25	10.5	10.75	11.0	11.25	11.5	11.75	12.0	12.25
1 Yr	87.27	87.38	87.49	87.60	87.72	87.83	87.94	88.05	88.16	88.27	88.38	88.50	88.61	88.72	88.83
3 Yr	31.62	31.73	31.84	31.95	32.06	32.18	32.29	32.40	32.52	32.63	32.74	32.85	32.97	33.05	33.19
5 Yr	20.57	20.68	20.80	20.92	21.04	21.15	21.27	21.39	21.51	21.63	21.74	21.86	21.98	22.10	22.22
10 Yr	12.45	12.58	12.71	12.84	12.98	13.11	13.34	13.37	13.51	13.64	13.78	13.91	14.05	14.19	14.32
15 Yr	9.91	10.05	10.19	10.34	10.48	10.63	10.77	10.92	11.07	11.22	11.37	11.52	11.67	11.82	11.97
20 Yr	8.74	8.90	9.05	9.21	9.36	9.52	9.68	9.84	10.00	10.16	10.32	10.49	10.65	10.81	10.98
25 Yr	8.12	8.28	8.45	8.62	8.78	8.95	9.12	9.29	9.46	9.63	9.80	9.98	10.15	10.32	10.50
30 Yr	7.76	7.93	8.11	8.28	8.46	8.63	8.81	8.99	9.17	9.34	9.52	9.71	9.98	10.07	10.25
35 Yr	7.54	7.72	7.90	8.08	8.26	8.45	8.63	8.81	9.00	9.18	9.37	9.56	9.74	9.63	10.12
	12.50	12.75	13.0	13.25	13.5	13.75	14.0	14.25	14.5	14.75	15.0	15.25	15.5	15.75	16.0
1 Yr	88.94	89.05	89.16	89.27	89.39	89.50	89.61	89.72	89.83	89.94	90.05	90.16	90.27	90.38	90.50
3 Yr	33.31	33.42	33.54	33.65	33.76	33.88	33.99	34.11	34.22	34.34	34.45	34.57	34.68	34.80	34.91
5 Yr	22.34	22.46	22.59	22.71	22.83	22.95	23.07	23.19	23.31	23.44	23.56	23.68	23.81	23.93	24.05
10 Yr	14.46	14.60	14.74	14.88	15.02	15.16	15.30	15.44	15.58	15.72	15.87	16.01	16.15	16.30	16.44
15 Yr	12.13	12.28	12.44	12.59	12.75	12.90	13.06	13.22	13.38	13.54	13.70	13.86	14.02	14.18	14.34
20 Yr	11.15	11.31	11.48	11.65	11.82	11.99	12.16	12.33	12.50	12.67	12.84	13.02	13.19	13.36	13.54
25 Yr	10.68	10.85	11.03	11.21	11.39	11.56	11.74	11.92	12.10	12.29	12.47	12.65	12.83	13.01	13.20
30 Yr	10.43	10.62	10.80	10.99	11.17	11.36	11.54	11.73	11.92	12.10	12.29	12.48	12.67	12.86	13.04
35 Yr	10.31	10.50	10.69	10.88	11.07	11.26	11.45	11.64	11.83	12.02	12.21	12.40	12.59	12.78	12.97

	16.25	16.5	16.75	17.0	17.25	17.5	17.75	18.0	18.25	18.5	19.0	20.0	21.1	22.0	23.0
1 Yr	90.61	90.72	90.83	90.94	91.05	91.16	91.27	91.38	91.49	91.60	91.82	92.26	92.70	93.14	93.58
3 Yr	35.03	35.14	35.26	35.37	35.49	35.61	35.72	35.84	35.95	36.07	36.30	36.77	37.24	37.71	38.18
5 Yr	24.18	24.30	24.43	24.55	24.68	24.80	24.93	25.05	25.18	25.30	25.56	26.06	26.57	27.09	27.61
10 Yr	16.59	16.73	16.88	17.02	17.17	17.32	17.47	17.61	17.76	17.91	18.21	18.81	19.42	20.03	20.65
15 Yr	14.50	14.66	14.83	14.99	15.16	15.32	15.49	15.65	15.82	15.98	16.32	16.99	17.67	18.35	19.04
20 Yr	13.71	13.89	14.06	14.24	14.42	14.59	14.77	14.95	15.13	15.30	15.66	16.38	17.10	17.82	18.55
25 Yr	13.38	13.56	13.75	13.93	14.11	14.30	14.48	14.67	14.85	15.04	15.41	16.15	16.90	17.65	18.39
30 Yr	13.23	13.42	13.61	13.80	13.99	14.18	14.36	14.55	14.74	14.93	15.31	16.07	16.83	17.58	18.34
35 Yr	13.17	13.36	13.55	13.74	13.93	14.12	14.31	14.51	14.70	14.89	15.27	16.04	16.80	17.56	18.32

Calculations

To estimate your monthly payment, find the figure under the mortgage rate (%) that corresponds to the number of years you want to pay off the loan.

For example, if your interest rate is 10.25% and the length of the mortgage is 25 years, then the number you need is 9.12 to figure your monthly payment;

$9.12 * (\text{Mortgage amount}) = \text{monthly payment}/1,000$. If your mortgaged amount is \$30,000, your monthly payment is \$273.60.

Salary Requirement Chart - Based on GDS ratio of 30%

Monthly mortgage payment including taxes

\$350	375	400	425	450	475	500	525	550	575	600	700	750	800	850	900	950	1000
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Gross monthly salary requirement

\$1167	1250	1333	1417	1500	1583	1667	1750	1833	1917	2000	2333	2500	2666	2833	3000	3166	3333
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