

Mortgage Calculator

Home Price

Down Payment %

Loan Term years

Interest Rate

Start Date

Include Taxes & Costs Below

Annual Tax & Cost

Property Taxes %

Home Insurance \$

PMI Insurance \$

HOA Fee \$

Other Costs \$

[- Fewer Options](#)

Annual Tax & Cost Increase

Property Taxes Increase

Home Insurance Increase

HOA Fee Increase

Other Costs Increase

Extra Payments

Extra Monthly Pay

from

Extra Yearly Pay

from

Extra One-time Pay

in

[+ Additional One-Time Payments](#)

Show Biweekly Payback Results

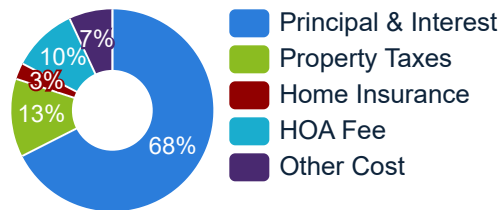
Calculate

Clear

Monthly Pay: \$2,993.34

With the extra payment(s), the loan will be paid off in **28 years and 7 months**, and \$325,142 interest will be saved.

	First Month	Total
Mortgage Payment	\$2,993.34	\$1,024,852.03
Extra Payment	\$2,993.34	\$86,806.86
Property Tax	\$600.00	\$205,800.00
Home Insurance	\$125.00	\$42,875.00
HOA Fee	\$500.00	\$171,500.00
Other Costs	\$333.33	\$114,333.33
Total Out-of-Pocket	\$7,545.01	\$1,646,167.22



House Price	\$600,000.00
Loan Amount	\$480,000.00
Down Payment	\$120,000.00
Total of 343 Mortgage Payments	\$1,024,852.03
Total Interest	\$631,658.89
Total Extra Payments	\$86,806.86
Mortgage Payoff Date	Mar. 2052

If Payback Biweekly without Extra Payments

Biweekly Payment	\$1,496.67
Total Interest	\$638,861.25
Payoff Length	28.65 years

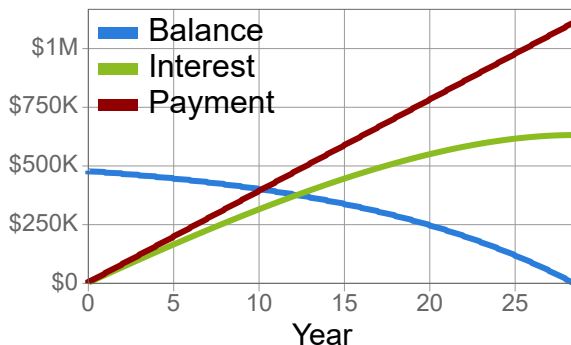
Interest to be Saved

With the extra payment(s)	\$325,142.10
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With Biweekly Payment Only
(without Extra Payments)

\$317,939.75

Amortization schedule



Annual Schedule Monthly Schedule

Year	Date	Interest	Principal	Ending Balance
1	8/23-7/24	\$33,474	\$5,440	\$474,560
2	8/24-7/25	\$33,079	\$5,834	\$468,726
3	8/25-7/26	\$32,655	\$6,258	\$462,468
4	8/26-7/27	\$32,201	\$6,713	\$455,755
5	8/27-7/28	\$31,713	\$7,200	\$448,555
6	8/28-7/29	\$31,191	\$7,723	\$440,833
7	8/29-7/30	\$30,630	\$8,283	\$432,549
8	8/30-7/31	\$30,028	\$8,885	\$423,664
9	8/31-7/32	\$29,383	\$9,530	\$414,134
10	8/32-7/33	\$28,691	\$10,222	\$403,912
11	8/33-7/34	\$27,949	\$10,964	\$392,948
12	8/34-7/35	\$27,153	\$11,760	\$381,188
13	8/35-7/36	\$26,299	\$12,614	\$368,574
14	8/36-7/37	\$25,383	\$13,530	\$355,043
15	8/37-7/38	\$24,401	\$14,513	\$340,531
16	8/38-7/39	\$23,347	\$15,566	\$324,964
17	8/39-7/40	\$22,217	\$16,697	\$308,268
18	8/40-7/41	\$21,004	\$17,909	\$290,359
19	8/41-7/42	\$19,704	\$19,209	\$271,149
20	8/42-7/43	\$18,309	\$20,604	\$250,545
21	8/43-7/44	\$16,813	\$22,100	\$228,445
22	8/44-7/45	\$15,208	\$23,705	\$204,740
23	8/45-7/46	\$13,487	\$25,426	\$179,314
24	8/46-7/47	\$11,641	\$27,272	\$152,042
25	8/47-7/48	\$9,661	\$29,253	\$122,789

26	8/48-7/49	\$7,537	\$31,377	\$91,413
27	8/49-7/50	\$5,259	\$33,655	\$57,758
28	8/50-7/51	\$2,815	\$36,098	\$21,659
29	8/51-3/52	\$425	\$21,659	\$0

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