

# 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](#)

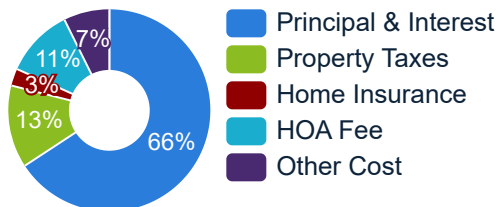
**Show Biweekly Payback Results**

Calculate

Clear

Monthly Pay: \$2,993.34

	Monthly	Total
<b>Mortgage Payment</b>	<b>\$2,993.34</b>	<b>\$1,436,800.99</b>
Property Tax	\$600.00	\$288,000.00
Home Insurance	\$125.00	\$60,000.00
HOA Fee	\$500.00	\$240,000.00
Other Costs	\$333.33	\$160,000.00
<b>Total Out-of-Pocket</b>	<b>\$4,551.67</b>	<b>\$2,184,800.99</b>

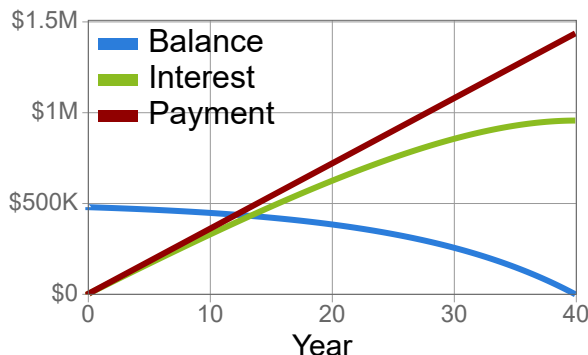


<b>House Price</b>	\$600,000.00
Loan Amount	\$480,000.00
Down Payment	\$120,000.00
Total of 480 Mortgage Payments	\$1,436,800.99
Total Interest	\$956,800.99
Mortgage Payoff Date	Aug. 2063

**If Payback Biweekly**

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

**Amortization schedule**



**Annual Schedule**    [Monthly Schedule](#)

Year	Date	Interest	Principal	Ending Balance
1	8/23-7/24	\$33,672	\$2,248	\$477,752
2	8/24-7/25	\$33,509	\$2,411	\$475,342
3	8/25-7/26	\$33,334	\$2,586	\$472,756
4	8/26-7/27	\$33,147	\$2,774	\$469,982
5	8/27-7/28	\$32,945	\$2,975	\$467,008
6	8/28-7/29	\$32,729	\$3,191	\$463,817
7	8/29-7/30	\$32,497	\$3,423	\$460,394
8	8/30-7/31	\$32,249	\$3,671	\$456,723
9	8/31-7/32	\$31,982	\$3,938	\$452,785
10	8/32-7/33	\$31,696	\$4,224	\$448,562
11	8/33-7/34	\$31,390	\$4,530	\$444,031
12	8/34-7/35	\$31,061	\$4,859	\$439,172
13	8/35-7/36	\$30,708	\$5,212	\$433,960
14	8/36-7/37	\$30,330	\$5,590	\$428,370
15	8/37-7/38	\$29,924	\$5,996	\$422,373
16	8/38-7/39	\$29,488	\$6,432	\$415,942
17	8/39-7/40	\$29,021	\$6,899	\$409,043
18	8/40-7/41	\$28,520	\$7,400	\$401,643
19	8/41-7/42	\$27,983	\$7,937	\$393,706
20	8/42-7/43	\$27,407	\$8,513	\$385,193
21	8/43-7/44	\$26,789	\$9,131	\$376,061
22	8/44-7/45	\$26,126	\$9,795	\$366,267
23	8/45-7/46	\$25,414	\$10,506	\$355,761
24	8/46-7/47	\$24,652	\$11,269	\$344,493
25	8/47-7/48	\$23,833	\$12,087	\$332,406
26	8/48-7/49	\$22,956	\$12,964	\$319,441
27	8/49-7/50	\$22,014	\$13,906	\$305,536
28	8/50-7/51	\$21,005	\$14,915	\$290,620
29	8/51-7/52	\$19,922	\$15,998	\$274,622
30	8/52-7/53	\$18,760	\$17,160	\$257,462
31	8/53-7/54	\$17,514	\$18,406	\$239,056
32	8/54-7/55	\$16,178	\$19,742	\$219,314
33	8/55-7/56	\$14,744	\$21,176	\$198,138
34	8/56-7/57	\$13,206	\$22,714	\$175,424
35	8/57-7/58	\$11,557	\$24,363	\$151,061
36	8/58-7/59	\$9,788	\$26,132	\$124,930
37	8/59-7/60	\$7,891	\$28,029	\$96,900

38	8/60-7/61	\$5,856	\$30,064	\$66,836
39	8/61-7/62	\$3,673	\$32,247	\$34,589
40	8/62-7/63	\$1,331	\$34,589	\$-0

by Calculator.net