

# MORTGAGE PAYMENT GUIDE

Want to quickly estimate a payment? The chart below will help you calculate principal and interest.

Amount Financed	Loan Term	Interest Rate										
		4%	4.5%	5%	5.5%	6%	6.5%	7%	7.5%	8%	8.5%	9%
\$100,000	15-year	\$740	\$765	\$791	\$817	\$844	\$871	\$899	\$927	\$956	\$985	\$1,014
	30-year	\$477	\$507	\$537	\$568	\$600	\$632	\$665	\$699	\$734	\$769	\$805
\$200,000	15-year	\$1,480	\$1,530	\$1,582	\$1,634	\$1,688	\$1,742	\$1,797	\$1,854	\$1,911	\$1,969	\$2,028
	30-year	\$954	\$1,014	\$1,074	\$1,136	\$1,199	\$1,264	\$1,331	\$1,399	\$1,468	\$1,538	\$1,609
\$300,000	15-year	\$2,220	\$2,295	\$2,373	\$2,451	\$2,532	\$2,616	\$2,697	\$2,784	\$2,868	\$2,955	\$3,045
	30-year	\$1,431	\$1,521	\$1,611	\$1,704	\$1,800	\$1,899	\$1,998	\$2,100	\$2,202	\$2,307	\$2,415
\$400,000	15-year	\$2,960	\$3,060	\$3,164	\$3,268	\$3,376	\$3,488	\$3,596	\$3,712	\$3,824	\$3,940	\$4,060
	30-year	\$1,908	\$2,028	\$2,148	\$2,272	\$2,400	\$2,532	\$2,664	\$2,800	\$2,936	\$3,076	\$3,220
\$500,000	15-year	\$3,700	\$3,825	\$3,955	\$4,085	\$4,220	\$4,360	\$4,495	\$4,640	\$4,780	\$4,925	\$5,075
	30-year	\$2,385	\$2,535	\$2,685	\$2,840	\$3,000	\$3,165	\$3,330	\$3,500	\$3,670	\$3,845	\$4,025
\$600,000	15-year	\$4,438	\$4,590	\$4,745	\$4,903	\$5,063	\$5,223	\$5,393	\$5,562	\$5,734	\$5,908	\$6,086
	30-year	\$2,864	\$3,041	\$3,221	\$3,407	\$3,597	\$3,792	\$3,992	\$4,195	\$4,403	\$4,613	\$4,828
\$700,000	15-year	\$5,178	\$5,355	\$5,536	\$5,720	\$5,907	\$6,098	\$6,292	\$6,489	\$6,690	\$6,893	\$8,000
	30-year	\$3,342	\$3,547	\$3,758	\$3,975	\$4,197	\$4,414	\$4,657	\$4,865	\$5,136	\$5,382	\$5,632

The amount of your monthly mortgage payment will depend on how much you borrow, the term (repayment period) of the loan, and the interest rate. If you know how much you need to borrow and what the interest rate will be, you can use this chart to find what your monthly principal and interest payment may be for a standard 15-year or 30-year fixed-rate mortgage.

Note: This chart includes only principal and interest payments. Property taxes, hazard insurance, homeowners' association fees, flood insurance, and private mortgage insurance were not factored into these estimates. This chart is for illustrative purposes only.

For more information on how SWBC Mortgage can help you on your path to homeownership, visit us at [www.swbcmortgage.com](http://www.swbcmortgage.com) or call us at **1-800-460-6990**.



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