



Comparing Mortgage Interest Rates

This chart shows the monthly principal and interest payments for a 30-year, fixed-rate mortgage. As you can see, higher or lower interest rates make a significant difference to the monthly payments. It pays to shop around!

| Loan Amount | 4.5% | 4.75% | 5% | 5.25% | 5.5% | 5.75% | 6% | 6.25% | 6.5% | 6.75% |
|-------------|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | Monthly Principal + Interest Payment | | | | | | | | | |
| \$250,000 | \$1,266.71 | \$1,304.12 | \$1,342.05 | \$1,380.51 | \$1,419.47 | \$1,458.93 | \$1,498.88 | \$1,539.29 | \$1,580.17 | \$1,621.50 |
| \$260,000 | \$1,317.38 | \$1,356.28 | \$1,395.74 | \$1,435.73 | \$1,476.25 | \$1,517.29 | \$1,558.83 | \$1,600.86 | \$1,643.38 | \$1,686.36 |
| \$270,000 | \$1,368.05 | \$1,408.45 | \$1,449.42 | \$1,490.95 | \$1,533.03 | \$1,575.65 | \$1,618.79 | \$1,662.44 | \$1,706.58 | \$1,751.21 |
| \$280,000 | \$1,418.72 | \$1,460.61 | \$1,503.10 | \$1,546.17 | \$1,589.81 | \$1,634.00 | \$1,678.74 | \$1,724.01 | \$1,769.79 | \$1,816.07 |
| \$290,000 | \$1,469.39 | \$1,512.78 | \$1,556.78 | \$1,601.39 | \$1,646.59 | \$1,692.36 | \$1,738.70 | \$1,785.58 | \$1,833.00 | \$1,880.93 |
| \$300,000 | \$1,520.06 | \$1,564.94 | \$1,610.46 | \$1,656.61 | \$1,703.37 | \$1,750.72 | \$1,798.65 | \$1,847.15 | \$1,896.20 | \$1,945.79 |
| \$310,000 | \$1,570.72 | \$1,617.11 | \$1,664.15 | \$1,711.83 | \$1,760.15 | \$1,809.08 | \$1,858.61 | \$1,908.72 | \$1,959.41 | \$2,010.65 |
| \$320,000 | \$1,621.39 | \$1,669.27 | \$1,717.83 | \$1,767.05 | \$1,816.92 | \$1,867.43 | \$1,918.56 | \$1,970.30 | \$2,022.62 | \$2,075.51 |
| \$330,000 | \$1,672.06 | \$1,721.44 | \$1,771.51 | \$1,822.27 | \$1,873.70 | \$1,925.79 | \$1,978.52 | \$2,031.87 | \$2,085.82 | \$2,140.37 |
| \$340,000 | \$1,722.73 | \$1,773.60 | \$1,825.19 | \$1,877.49 | \$1,930.48 | \$1,984.15 | \$2,038.47 | \$2,093.44 | \$2,149.03 | \$2,205.23 |
| \$350,000 | \$1,773.40 | \$1,825.77 | \$1,878.88 | \$1,932.71 | \$1,987.26 | \$2,042.50 | \$2,098.43 | \$2,155.01 | \$2,212.24 | \$2,270.09 |
| \$360,000 | \$1,824.07 | \$1,877.93 | \$1,932.56 | \$1,987.93 | \$2,044.04 | \$2,100.86 | \$2,158.38 | \$2,216.58 | \$2,275.44 | \$2,334.95 |
| \$370,000 | \$1,874.74 | \$1,930.10 | \$1,986.24 | \$2,043.15 | \$2,100.82 | \$2,159.22 | \$2,218.34 | \$2,278.15 | \$2,338.65 | \$2,399.81 |
| \$380,000 | \$1,925.40 | \$1,982.26 | \$2,039.92 | \$2,098.37 | \$2,157.60 | \$2,217.58 | \$2,278.29 | \$2,339.73 | \$2,401.86 | \$2,464.67 |
| \$390,000 | \$1,976.07 | \$2,034.42 | \$2,093.60 | \$2,153.59 | \$2,214.38 | \$2,275.93 | \$2,338.25 | \$2,401.30 | \$2,465.07 | \$2,529.53 |
| \$400,000 | \$2,026.74 | \$2,086.59 | \$2,147.29 | \$2,208.81 | \$2,271.16 | \$2,334.29 | \$2,398.20 | \$2,462.87 | \$2,528.27 | \$2,594.39 |
| \$410,000 | \$2,077.41 | \$2,138.75 | \$2,200.97 | \$2,264.04 | \$2,327.93 | \$2,392.65 | \$2,458.16 | \$2,524.44 | \$2,591.48 | \$2,659.25 |
| \$420,000 | \$2,128.08 | \$2,190.92 | \$2,254.65 | \$2,319.26 | \$2,384.71 | \$2,451.01 | \$2,518.11 | \$2,586.01 | \$2,654.69 | \$2,724.11 |
| \$430,000 | \$2,178.75 | \$2,243.08 | \$2,308.33 | \$2,374.48 | \$2,441.49 | \$2,509.36 | \$2,578.07 | \$2,647.58 | \$2,717.89 | \$2,788.97 |
| \$440,000 | \$2,229.42 | \$2,295.25 | \$2,362.02 | \$2,429.70 | \$2,498.27 | \$2,567.72 | \$2,638.02 | \$2,709.16 | \$2,781.10 | \$2,853.83 |
| \$450,000 | \$2,280.08 | \$2,347.41 | \$2,415.70 | \$2,484.92 | \$2,555.05 | \$2,626.08 | \$2,697.98 | \$2,770.73 | \$2,844.31 | \$2,918.69 |
| \$460,000 | \$2,330.75 | \$2,399.58 | \$2,469.38 | \$2,540.14 | \$2,611.83 | \$2,684.44 | \$2,757.93 | \$2,832.30 | \$2,907.51 | \$2,983.55 |
| \$470,000 | \$2,381.42 | \$2,451.74 | \$2,523.06 | \$2,595.36 | \$2,668.61 | \$2,742.79 | \$2,817.89 | \$2,893.87 | \$2,970.72 | \$3,048.41 |
| \$480,000 | \$2,432.09 | \$2,503.91 | \$2,576.74 | \$2,650.58 | \$2,725.39 | \$2,801.15 | \$2,877.84 | \$2,955.44 | \$3,033.93 | \$3,113.27 |
| \$490,000 | \$2,482.76 | \$2,556.07 | \$2,630.43 | \$2,705.80 | \$2,782.17 | \$2,859.51 | \$2,937.80 | \$3,017.01 | \$3,097.13 | \$3,178.13 |
| \$500,000 | \$2,533.43 | \$2,608.24 | \$2,684.11 | \$2,761.02 | \$2,838.95 | \$2,917.86 | \$2,997.75 | \$3,078.59 | \$3,160.34 | \$3,242.99 |