Constant Annual Percent / Loan Amortization Schedules

| Years | 10 | 15 | 20 | 25 | 30 | 35 | 40 | Years |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Rate |  |  |  |  |  |  |  | Rate |
| 2.000\% | 11.042\% | 7.722\% | 6.071\% | 5.086\% | 4.435\% | 3.975\% | 3.634\% | 2.000\% |
| 2.125\% | 11.109\% | 7.791\% | 6.142\% | 5.160\% | 4.511\% | 4.053\% | 3.713\% | 2.125\% |
| 2.250\% | 11.176\% | 7.861\% | 6.214\% | 5.234\% | 4.587\% | 4.131\% | 3.794\% | 2.250\% |
| 2.375\% | 11.244\% | 7.931\% | 6.286\% | 5.308\% | 4.664\% | 4.210\% | 3.875\% | 2.375\% |
| 2.500\% | 11.312\% | 8.001\% | 6.359\% | 5.383\% | 4.741\% | 4.290\% | 3.957\% | 2.500\% |
| 2.625\% | 11.381\% | 8.072\% | 6.432\% | 5.459\% | 4.820\% | 4.371\% | 4.041\% | 2.625\% |
| 2.750\% | 11.449\% | 8.143\% | 6.506\% | 5.536\% | 4.899\% | 4.452\% | 4.125\% | 2.750\% |
| 2.875\% | 11.518\% | 8.215\% | 6.580\% | 5.613\% | 4.979\% | 4.535\% | 4.210\% | 2.875\% |
| 3.000\% | 11.587\% | 8.287\% | 6.655\% | 5.691\% | 5.059\% | 4.618\% | 4.296\% | 3.000\% |
| 3.125\% | 11.657\% | 8.359\% | 6.731\% | 5.769\% | 5.141\% | 4.702\% | 4.383\% | 3.125\% |
| 3.250\% | 11.726\% | 8.432\% | 6.806\% | 5.848\% | 5.222\% | 4.787\% | 4.470\% | 3.250\% |
| 3.375\% | 11.796\% | 8.505\% | 6.883\% | 5.927\% | 5.305\% | 4.873\% | 4.559\% | 3.375\% |
| 3.500\% | 11.866\% | 8.579\% | 6.960\% | 6.007\% | 5.389\% | 4.959\% | 4.649\% | 3.500\% |
| 3.625\% | 11.937\% | 8.652\% | 7.037\% | 6.088\% | 5.473\% | 5.047\% | 4.739\% | 3.625\% |
| 3.750\% | 12.007\% | 8.727\% | 7.115\% | 6.170\% | 5.557\% | 5.135\% | 4.830\% | 3.750\% |
| 3.875\% | 12.078\% | 8.801\% | 7.193\% | 6.252\% | 5.643\% | 5.224\% | 4.922\% | 3.875\% |
| 4.000\% | 12.149\% | 8.876\% | 7.272\% | 6.334\% | 5.729\% | 5.313\% | 5.015\% | 4.000\% |
| 4.125\% | 12.221\% | 8.952\% | 7.351\% | 6.417\% | 5.816\% | 5.404\% | 5.109\% | 4.125\% |
| 4.250\% | 12.293\% | 9.027\% | 7.431\% | 6.501\% | 5.903\% | 5.495\% | 5.203\% | 4.250\% |
| 4.375\% | 12.364\% | 9.103\% | 7.511\% | 6.585\% | 5.991\% | 5.587\% | 5.299\% | 4.375\% |
| 4.500\% | 12.437\% | 9.180\% | 7.592\% | 6.670\% | 6.080\% | 5.679\% | 5.395\% | 4.500\% |
| 4.625\% | 12.509\% | 9.257\% | 7.673\% | 6.755\% | 6.170\% | 5.772\% | 5.492\% | 4.625\% |
| 4.750\% | 12.582\% | 9.334\% | 7.755\% | 6.841\% | 6.260\% | 5.866\% | 5.589\% | 4.750\% |
| 4.875\% | 12.655\% | 9.412\% | 7.837\% | 6.928\% | 6.350\% | 5.961\% | 5.687\% | 4.875\% |
| 5.000\% | 12.728\% | 9.490\% | 7.919\% | 7.015\% | 6.442\% | 6.056\% | 5.786\% | 5.000\% |
| 5.125\% | 12.801\% | 9.568\% | 8.003\% | 7.103\% | 6.534\% | 6.152\% | 5.886\% | 5.125\% |
| 5.250\% | 12.875\% | 9.647\% | 8.086\% | 7.191\% | 6.626\% | 6.249\% | 5.986\% | 5.250\% |
| 5.375\% | 12.949\% | 9.726\% | 8.170\% | 7.280\% | 6.720\% | 6.346\% | 6.088\% | 5.375\% |
| 5.500\% | 13.023\% | 9.805\% | 8.255\% | 7.369\% | 6.813\% | 6.444\% | 6.189\% | 5.500\% |
| 5.625\% | 13.098\% | 9.885\% | 8.340\% | 7.459\% | 6.908\% | 6.543\% | 6.292\% | 5.625\% |
| 5.750\% | 13.172\% | 9.965\% | 8.425\% | 7.549\% | 7.003\% | 6.642\% | 6.395\% | 5.750\% |
| 5.875\% | 13.247\% | 10.045\% | 8.511\% | 7.640\% | 7.098\% | 6.742\% | 6.498\% | 5.875\% |
| 6.000\% | 13.322\% | 10.126\% | 8.597\% | 7.732\% | 7.195\% | 6.842\% | 6.603\% | 6.000\% |
| 6.125\% | 13.398\% | 10.207\% | 8.684\% | 7.824\% | 7.291\% | 6.943\% | 6.707\% | 6.125\% |
| 6.250\% | 13.474\% | 10.289\% | 8.771\% | 7.916\% | 7.389\% | 7.045\% | 6.813\% | 6.250\% |
| 6.375\% | 13.550\% | 10.371\% | 8.859\% | 8.009\% | 7.486\% | 7.147\% | 6.919\% | 6.375\% |
| 6.500\% | 13.626\% | 10.453\% | 8.947\% | 8.102\% | 7.585\% | 7.250\% | 7.025\% | 6.500\% |
| 6.625\% | 13.702\% | 10.536\% | 9.035\% | 8.196\% | 7.684\% | 7.353\% | 7.133\% | 6.625\% |
| 6.750\% | 13.779\% | 10.619\% | 9.124\% | 8.291\% | 7.783\% | 7.457\% | 7.240\% | 6.750\% |
| 6.875\% Rate | 13.856\% | 10.702\% | 9.214\% | 8.386\% | 7.883\% | 7.561\% | 7.348\% | 6.875\% <br> Rate |
| Years | 10 | 15 | 20 | 25 | 30 | 35 | 40 | Years |

Constant Annual Percent / Loan Amortization Schedules

| Years | 10 | 15 | 20 | 25 | 30 | 35 | 40 | Years |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Rate |  |  |  |  |  |  |  | Rate |
| 7.000\% | 13.933\% | 10.786\% | 9.304\% | 8.481\% | 7.984\% | 7.666\% | 7.457\% | 7.000\% |
| 7.125\% | 14.010\% | 10.870\% | 9.394\% | 8.577\% | 8.085\% | 7.772\% | 7.566\% | 7.125\% |
| 7.250\% | 14.088\% | 10.954\% | 9.485\% | 8.674\% | 8.186\% | 7.878\% | 7.676\% | 7.250\% |
| 7.375\% | 14.166\% | 11.039\% | 9.576\% | 8.771\% | 8.288\% | 7.984\% | 7.786\% | 7.375\% |
| 7.500\% | 14.244\% | 11.124\% | 9.667\% | 8.868\% | 8.391\% | 8.091\% | 7.897\% | 7.500\% |
| 7.625\% | 14.323\% | 11.210\% | 9.759\% | 8.966\% | 8.494\% | 8.198\% | 8.008\% | 7.625\% |
| 7.750\% | 14.401\% | 11.295\% | 9.851\% | 9.064\% | 8.597\% | 8.306\% | 8.119\% | 7.750\% |
| 7.875\% | 14.480\% | 11.381\% | 9.944\% | 9.163\% | 8.701\% | 8.414\% | 8.231\% | 7.875\% |
| 8.000\% | 14.559\% | 11.468\% | 10.037\% | 9.262\% | 8.805\% | 8.523\% | 8.344\% | 8.000\% |
| 8.125\% | 14.639\% | 11.555\% | 10.131\% | 9.361\% | 8.910\% | 8.632\% | 8.457\% | 8.125\% |
| 8.250\% | 14.718\% | 11.642\% | 10.225\% | 9.461\% | 9.015\% | 8.742\% | 8.570\% | 8.250\% |
| 8.375\% | 14.798\% | 11.729\% | 10.319\% | 9.562\% | 9.121\% | 8.852\% | 8.683\% | 8.375\% |
| 8.500\% | 14.878\% | 11.817\% | 10.414\% | 9.663\% | 9.227\% | 8.962\% | 8.797\% | 8.500\% |
| 8.625\% | 14.959\% | 11.905\% | 10.509\% | 9.764\% | 9.333\% | 9.073\% | 8.911\% | 8.625\% |
| 8.750\% | 15.039\% | 11.993\% | 10.605\% | 9.866\% | 9.440\% | 9.184\% | 9.026\% | 8.750\% |
| 8.875\% | 15.120\% | 12.082\% | 10.700\% | 9.968\% | 9.548\% | 9.296\% | 9.141\% | 8.875\% |
| 9.000\% | 15.201\% | 12.171\% | 10.797\% | 10.070\% | 9.655\% | 9.408\% | 9.256\% | 9.000\% |
| 9.125\% | 15.282\% | 12.261\% | 10.893\% | 10.173\% | 9.764\% | 9.520\% | 9.372\% | 9.125\% |
| 9.250\% | 15.364\% | 12.350\% | 10.990\% | 10.277\% | 9.872\% | 9.633\% | 9.488\% | 9.250\% |
| 9.375\% | 15.446\% | 12.440\% | 11.088\% | 10.380\% | 9.981\% | 9.746\% | 9.604\% | 9.375\% |
| 9.500\% | 15.528\% | 12.531\% | 11.186\% | 10.484\% | 10.090\% | 9.859\% | 9.721\% | 9.500\% |
| 9.625\% | 15.610\% | 12.621\% | 11.284\% | 10.589\% | 10.200\% | 9.973\% | 9.838\% | 9.625\% |
| 9.750\% | 15.692\% | 12.712\% | 11.382\% | 10.694\% | 10.310\% | 10.087\% | 9.955\% | 9.750\% |
| 9.875\% | 15.775\% | 12.804\% | 11.481\% | 10.799\% | 10.420\% | 10.201\% | 10.072\% | 9.875\% |
| 10.000\% | 15.858\% | 12.895\% | 11.580\% | 10.904\% | 10.531\% | 10.316\% | 10.190\% | 10.000\% |
| 10.125\% | 15.941\% | 12.987\% | 11.680\% | 11.010\% | 10.642\% | 10.431\% | 10.308\% | 10.125\% |
| 10.250\% | 16.025\% | 13.079\% | 11.780\% | 11.117\% | 10.753\% | 10.546\% | 10.426\% | 10.250\% |
| 10.375\% | 16.108\% | 13.172\% | 11.880\% | 11.223\% | 10.865\% | 10.662\% | 10.544\% | 10.375\% |
| 10.500\% | 16.192\% | 13.265\% | 11.981\% | 11.330\% | 10.977\% | 10.778\% | 10.663\% | 10.500\% |
| 10.625\% | 16.276\% | 13.358\% | 12.081\% | 11.437\% | 11.089\% | 10.894\% | 10.782\% | 10.625\% |
| 10.750\% | 16.361\% | 13.451\% | 12.183\% | 11.545\% | 11.202\% | 11.010\% | 10.901\% | 10.750\% |
| 10.875\% | 16.445\% | 13.545\% | 12.284\% | 11.653\% | 11.315\% | 11.127\% | 11.020\% | 10.875\% |
| 11.000\% | 16.530\% | 13.639\% | 12.386\% | 11.761\% | 11.428\% | 11.243\% | 11.140\% | 11.000\% |
| 11.125\% | 16.615\% | 13.734\% | 12.489\% | 11.870\% | 11.541\% | 11.361\% | 11.259\% | 11.125\% |
| 11.250\% | 16.700\% | 13.828\% | 12.591\% | 11.979\% | 11.655\% | 11.478\% | 11.379\% | 11.250\% |
| 11.375\% | 16.786\% | 13.923\% | 12.694\% | 12.088\% | 11.769\% | 11.595\% | 11.499\% | 11.375\% |
| 11.500\% | 16.871\% | 14.018\% | 12.797\% | 12.198\% | 11.883\% | 11.713\% | 11.619\% | 11.500\% |
| 11.625\% | 16.957\% | 14.114\% | 12.901\% | 12.307\% | 11.998\% | 11.831\% | 11.740\% | 11.625\% |
| 11.750\% | 17.044\% | 14.210\% | 13.004\% | 12.418\% | 12.113\% | 11.950\% | 11.860\% | 11.750\% |
| $11.875 \%$ <br> Rate | 17.130\% | 14.306\% | 13.109\% | 12.528\% | 12.228\% | 12.068\% | 11.981\% | 11.875\% <br> Rate |
| Years | 10 | 15 | 20 | 25 | 30 | 35 | 40 | Years |

Interest rate on vertical axis. Loan amortization period on horizontal axis. Table shows annual loan constant percent for a loan with monthly level debt service loan payments.
Example: $\$ 1,000,000$ loan, $6 \%$ interest rate, 30 year amortization results in a monthly payment of $\$ 5,995.83$ ( $\$ 1,000,000 \times 7.195 \% /$ $12=\$ 5,995.83$ )

