

# MORTGAGE CALCULATOR

Understand Your Mortgage Payment

## Mortgage Payment Calculator w/ Amortization

This is our basic monthly mortgage payment calculator with an amortization table included. It will compute the monthly payment based on the home price (less downpayment), the loan term and the interest rate. There are also optional fields including annual taxes, home insurance, HOA dues and PMI.

### MORTGAGE INFORMATION

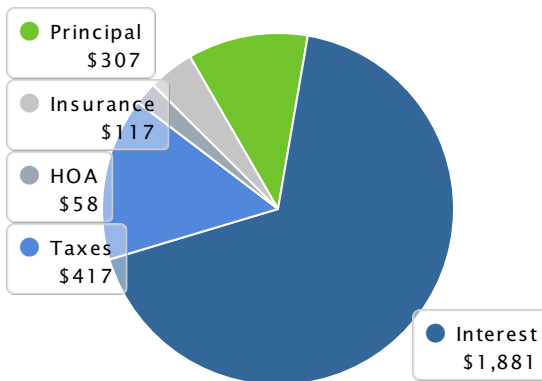
Loan Type: Conventional  
 Home Price: \$430,000  
 Interest Rate: 6.560%  
 Loan Term (years): 30  
 Down Payment: \$86,000  
 Mortgage Amount: \$344,000  
 Start Date: May 2026  
 Home Insurance: \$1,400  
 Taxes: \$5,000  
 HOA Dues: \$700  
 \* Upfront costs financed into loan

### COST OF MORTGAGE

Loan Payoff Date: May 2056  
 Interest Paid: \$443,646  
 Principal Paid: \$344,000

### PAYMENT BREAKDOWN

Principal and Interest: \$2,187.91  
 Taxes: \$416.67  
 Insurance: \$116.67  
 HOA Dues: \$58.33  
**Total Payment: \$2,779.57**



## Stephen Heston

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 Aspire Mortgage Solutions  
 LLC NMLS #2481498

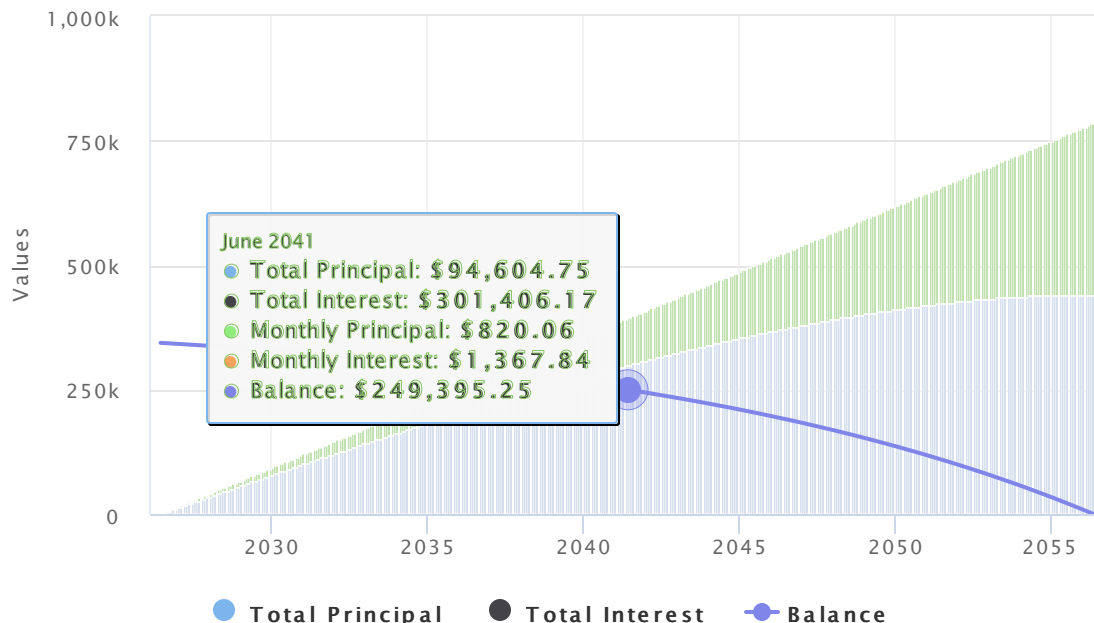
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## Total Cost of Mortgage

Total principal and interest paid shown with the balance remaining.



## Amortization Table

This amortization table is displayed by year, otherwise the print would be over 10 pages.

| Payment | Date     | Principal    | Interest     | Balance      |
|---------|----------|--------------|--------------|--------------|
| Year 1  | May 2027 | \$3,801.41   | \$22,453.45  | \$340,198.59 |
| Year 2  | May 2028 | \$7,859.84   | \$44,649.90  | \$336,140.16 |
| Year 3  | May 2029 | \$12,192.64  | \$66,571.96  | \$331,807.36 |
| Year 4  | May 2030 | \$16,818.39  | \$88,201.08  | \$327,181.61 |
| Year 5  | May 2031 | \$21,756.87  | \$109,517.47 | \$322,243.13 |
| Year 6  | May 2032 | \$27,029.24  | \$130,499.97 | \$316,970.76 |
| Year 7  | May 2033 | \$32,658.06  | \$151,126.01 | \$311,341.94 |
| Year 8  | May 2034 | \$38,667.45  | \$171,371.49 | \$305,332.55 |
| Year 9  | May 2035 | \$45,083.12  | \$191,210.69 | \$298,916.88 |
| Year 10 | May 2036 | \$51,932.55  | \$210,616.13 | \$292,067.45 |
| Year 11 | May 2037 | \$59,245.06  | \$229,558.49 | \$284,754.94 |
| Year 12 | May 2038 | \$67,051.95  | \$248,006.46 | \$276,948.05 |
| Year 13 | May 2039 | \$75,386.67  | \$265,926.61 | \$268,613.33 |
| Year 14 | May 2040 | \$84,284.88  | \$283,283.27 | \$259,715.12 |
| Year 15 | May 2041 | \$93,784.69  | \$300,038.32 | \$250,215.31 |
| Year 16 | May 2042 | \$103,926.77 | \$316,151.11 | \$240,073.23 |
| Year 17 | May 2043 | \$114,754.54 | \$331,578.20 | \$229,245.46 |
| Year 18 | May 2044 | \$126,314.37 | \$346,273.25 | \$217,685.63 |
| Year 19 | May 2045 | \$138,655.74 | \$360,186.74 | \$205,344.26 |
| Year 20 | May 2046 | \$151,831.50 | \$373,265.85 | \$192,168.50 |
| Year 21 | May 2047 | \$165,898.05 | \$385,454.17 | \$178,101.95 |
| Year 22 | May 2048 | \$180,915.62 | \$396,691.46 | \$163,084.38 |
| Year 23 | May 2049 | \$196,948.52 | \$406,913.43 | \$147,051.48 |
| Year 24 | May 2050 | \$214,065.38 | \$416,051.44 | \$129,934.62 |
| Year 25 | May 2051 | \$232,339.49 | \$424,032.20 | \$111,660.51 |
| Year 26 | May 2052 | \$251,849.08 | \$430,777.47 | \$92,150.92  |
| Year 27 | May 2053 | \$272,677.70 | \$436,203.72 | \$71,322.30  |
| Year 28 | May 2054 | \$294,914.52 | \$440,221.78 | \$49,085.48  |
| Year 29 | May 2055 | \$318,654.73 | \$442,736.42 | \$25,345.27  |
| Year 30 | May 2056 | \$344,000.00 | \$443,646.03 | \$0.00       |

Please keep in mind that the results from our calculators are only estimates. There are many factors that may impact the your loan pricing. Contact a trusted mortgage or financial professional to discuss your specific scenario.