

# Did You KNOW



**Prudential**  
California Realty

**HomeServices**Lending<sup>LLC</sup>

## Estimate Your Monthly Principal & Interest Payments

### Estimated Monthly Payment Factors per \$1000 on a 15- and 30-Year Fixed Mortgage

To estimate your monthly principal and interest mortgage payment, divide the loan amount by \$1000 and multiply by the payment factors below for the interest rate and loan term you are considering. This factor does not include property taxes or homeowner's insurance, which must be paid in addition to your loan payment. Additionally, you may also have mortgage insurance and monthly homeowners association dues (depending on the loan transaction and property type) that are not factored in to the interest rates shown below.

Interest Rate	15 YR. Loan Term	30 YR. Loan Term
3.500	7.15	4.49
3.625	7.22	4.57
3.750	7.28	4.64
3.875	7.34	4.71
4.000	7.40	4.78
4.125	7.46	4.85
4.250	7.53	4.92
4.375	7.59	5.00
4.500	7.65	5.07
4.625	7.72	5.15
4.750	7.78	5.22
4.875	7.85	5.30
5.000	7.91	5.37
5.125	7.98	5.45
5.250	8.04	5.53
5.375	8.11	5.60
5.500	8.18	5.68
5.625	8.24	5.76
5.750	8.31	5.84

Interest Rate	15 YR. Loan Term	30 YR. Loan Term
5.875	8.38	5.92
6.000	8.44	6.00
6.125	8.51	6.08
6.250	8.58	6.16
6.375	8.65	6.24
6.500	8.72	6.33
6.625	8.78	6.41
6.750	8.85	6.49
6.875	8.92	6.57
7.000	8.99	6.66
7.125	9.06	6.74
7.250	9.13	6.83
7.375	9.20	6.91
7.500	9.28	7.00
7.625	9.35	7.08
7.750	9.42	7.17
7.875	9.49	7.26
8.000	9.56	7.34
8.125	9.63	7.43

**HomeInfoSanDiego.com**

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