
HOW MUCH for VACATION PROPERTY

CAN YOU AFFORD

Interest Rate	Term 15 Years	Term 30 years	Interest Rates	Term 15 years	Term 30 Years
4.00%	7.40	4.77	8.00%	9.56	7.34
4.25%	7.52	4.92	8.25%	9.70	7.51
4.50%	7.65	5.07	8.50%	9.85	7.69
4.75%	7.78	5.22	8.75%	9.99	7.87
5.00%	7.91	5.37	9.00%	10.14	8.05
5.25%	8.04	5.52	9.25%	10.29	8.23
5.50%	8.17	5.68	9.50%	10.44	8.41
5.75%	8.30	5.84	9.75%	10.59	8.59
6.00%	8.44	6.00	10.00%	10.75	8.77
6.25%	8.57	6.16	10.025%	10.90	8.96
6.50%	8.71	6.32	10.050%	11.05	9.15
6.75%	8.85	6.48	10.075%	11.21	9.33
7.00%	8.99	6.65	11.00%	11.36	9.52
7.25%	9.13	6.82	11.25%	11.52	9.71
7.50%	9.27	6.99	11.50%	11.68	9.90
7.75%	9.41	7.16	11.75%	11.84	10.09

1. Find the appropriate interest rate from the chart above
2. Look across the column to the appropriate term to determine your interest rate factor
3. Multiply the interest rate factor by your loan amount in \$ 1,000

Example:

- Interest rate = 6.5%
- Desired term = 15 years
- Interest rate factor per \$ 1,000 = 8.71
- Mortgage = \$ 200,000
- Monthly Principal & Interest = \$ 1,742 (8.71 X 20)

MAMMOTH VILLAGE
PROPERTIES

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