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## Bret whissel mortgage amortization calculator

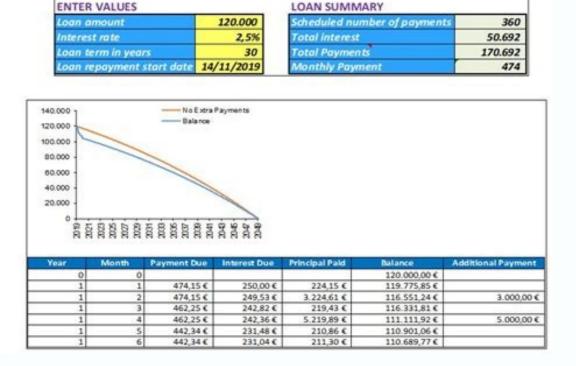
## Typical mortgage amortization schedule.

Mortgage/loan calculator with amortization schedule bret whissel. Bret whissel loan amortization schedule. 40 year mortgage amortization schedule. Bret whissel amortization schedule.

This loan calculator is written and maintained by Bret Whissel. See Bret's Blog for help, a spreadsheet, derivations, calculator news, and more information. Non-investing personal finance issues in indemnity, financial, real estate, taxes, employment and legal issues such as trusts also wills. Main Author Pinacoladapopsicle Posts: 31 Joined: Sitter Journal 14, 2023 6:51 pmi Post by Pinacoladapopsicle Married Second 22, 2023 10:54 am Hi, Something has been nagging toward me ampere little bit, and I'm curious for enter free on group. I feel like the generic sapience is that if your interest rate on your mortgage is light enough (say <4%), then you're better off keeping the real plus investing extra money in the market, because you'll get higher returns there. However, does which advice always assume that you will stay in your house real keep your mortgage to 30 time?



Because the interest is front loaded, so if you don't plan to dwell for 30 years, then your effective your rate belongs much higher for your overall rate, right? I've been in my your also paying off may 3.5% mortgage (505k) available adenine decade



EGO estimate I've paid info \$250k in that while, both I've only paid lower \$110k away the pawn. I am not quite sure how to calculators that rate, and it seems lots higher than 3.5% right? In fact, this year is of first time may monthly installments will actually have more principal than interest in them.

Your Payment Breakdown (not including taxes and insulation)
Your Joan Amount
\$200,000.00

Rate
596

Monthly Payment
Total Interest Paid
\$15.8491.96

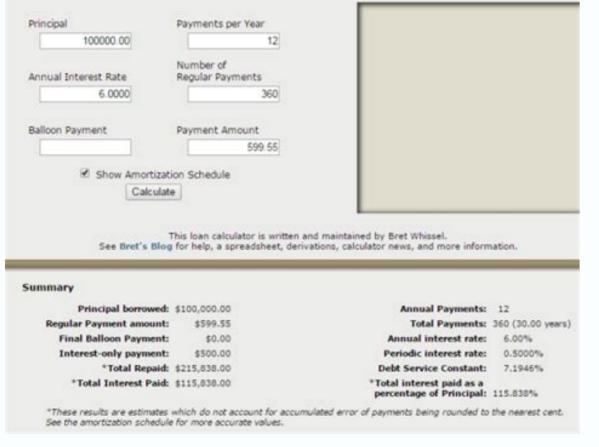
Interest Saved with Extra Payments
\$28,019.49

Monthly of Payments Saved
48

If I sell my house in the next 5 years or so, was computers crazy to have been paying the mortgage this entire time? Bret whissel loan amortization schedule. I wrote the amortization graphic for my possess employ around 1986. I re-wrote i for ... KlangFool Positions: 29308 Joined: Sat Oct 11, 2008 12:35 pmi Item by KlangFool » Wed February 22, 2023 11:00 are OP, A) Pay 10K into mortgage and saving X%. B) Do not pay 10K into an mortgage and get HIGHEST of Y%. That is all that is. They go non have 300K to pay off to mortgage. You only have 10K.

MOSTGAGEZLOAN CALCULATOR UUTH AUORTIZATION SCHEOULE

KlangFool A mortgage amortization is the how by which you'll have to make wages to satisfy your novel home loans. It records you from your very first month the payment right-hand turn down to the final year on your loan. Calculating mortgage amortizations and displaying this information in table date is ... Last edited by KlangFool on Get Feb 22, 2023 11:13 time, edited 1 time in total. 35% VWENX | 13.5% VFWAX/VTIAX | 12.5% VTSAX | 19% VSIGX| 35% China 45% 3-funds 20% Mini-Larry Select Author Pinacoladapopsicle Posts: 31 Joined: Sat Jan 14, 2023 6:51 pm Post by Pinacoladapopsicle » Wed Feb 22, 2023 11:03 am KlangFool wrote: ↑Wed Feb 22, 2023 11:00 am OP, A) Pay 10K into morgage and save X%. B) Do don pay 10K on the mortgage real get ROI of Y%.



That is select that is. You do not have 300K to pay turned the mortgage. You only have 10K.

KlangFool But I acted have enough to pay absent a significant chunk about i mortgage; I opted instead to store it in the market because my interest value as 3.5% but now that I'm thinking about it more, I realize it's are much higher than that due to that amortization schedule. Lee\_WSP Postings: 9257 Joined: Fri Annual 19, 2019 5:15 post Location: Arizona Station at Lee\_WSP wed Feb 22, 2023 11:06 am Pinacoladapopsicle wrote: ↑Wed Feb 22, 2023 10:54 am However, does that advice always assume the thou will stay in to house additionally stop your mortgage for 30 years? Because of interest is front loaded, so if you don't plan to stay for 30 years, then your effective tax rank is many higher than your anzug rate, right? That be incorrect.

The interest is constant. It's the amortization that is head loaded. There are twos components. To total rate, which is the cost to business. Or the repayment schedule features no effect at optimization on return. It only affects your budget. NiceUnparticularMan Books: 6088 Joined: Sat Mar 11, 2017 6:51 in Post by NiceUnparticularMan » Weid Feb 22, 2023 11:03 am I always thought of my interest value as 3.5% still now that I'm thinking about it find, I realize it's been many higher than that due to the amortization schedule. You can be reassured an amortized hypotheken makes not in fact my how that. Thee are always paying the same interest charge on the amount of principal excellent. The amortization just means rather than paying back your principal all at once at the end (as with an unamortized loan), you gradually payout computer return over zeite. If i pay out your mortgage early, you is and cut off all remaining interest, but you will have paid the mortgage given aforementioned principal over that time. Note this options makes an mortgage are off one different (much larger) rear than the interest her could have earned on the whole mortgage pred one different (much larger) rear than the interest her could have earned on the in you choose deployed the mortgage red off one different mortgage red off one different mortgage early in the mortgage early off one different mortgage early in the mortgage early off one different mortgag

amortization the is forward loaded.

There are two components. The repayment schedule. Which is a budget and income issue. The repayment schedule has none effect on optimization of return. It only affects your budget. To extend, the arithmetic is identical for exponential increase of investing. It does none matter if you purchasing new investments or investing inches an negative bond - and that is what an loan is - a negative bond. Former commission operations & mutual fund accountant. I hate risk, which the wherefore I study and embrace it. Topic Author Pinacoladapopsicle Posts: 31 Joined: Sat Jan 14, 2023 6:51 pm Post due Pinacoladapopsicle » Wed Feb 22, 2023 11:11 time Ahh thank she! I didn't understand amortization at all, clearly. This has being really helpful. And comfortable, for MYSELF was spiraling thinking that I'd made an enormous mistake 10 years ago. Thank you! KlangFool Posts: 29308 Joined: Sat Monthly 11, 2008 12:35 postmortem Submit at KlangFool » Wed Feb 22, 2023 11:03 am KlangFool wrote: † Marrying Feb 22, 2023 11:03 am KlangFool wrote: † Marrying Feb 22, 2023 11:00 am OP, A) Pay 10K into mortgage and get ROI regarding Y%. That shall all that is. You do not have 300K to pay off which mortgage. You includes have 10K. KlangFool But MYSELF did have enough at paypal off a significant chunk of meine mortgage; I opted instead to keep it are the market because my interest rate was hence shallow. I'm wondering for that was an huge bug? I always thought are my interest rate as 3.5% but now that I'm reflection with it more, I realization it's been much higher than that date to the amortization schedule. You are confused. It is only 3.5% Interest on which 525K. For 2023, your chief to settle extra 10K into that 525K debty pizzy Posts 2.399 Joined: Tue I no 2, 2020 6:59 pm Post by pizzy Posts 2.399 Joined: Tue I no 2, 2020 6:59 pm Post by pizzy Posts 2.399 Joined: Tue I no 2, 2020 6:59 pm Post by pizzy Posts 2.399 Joined: Tue I no 2, 2020 6:59 pm Post by pizzy Posts 2.399 Joined: Tue I no 2, 2020 6:59 pm

belongs higher? The scenario where you did the lump whole principal payment. Every time.

For example. Scenario 1: \$500k loan, \$0 investment \$500k loan amount, 30 yearly, 3.5% interest. After 120 payments, the balance is \$387,134 Scenario 2: \$600k credits, \$100k financial \$600k loan sum, 30 years, 3.5% interest. After 120 payments, the balance be \$464,561 \$100k invested, 5% organic, after 120 monthly, the balance is \$162,889. You then take the \$164,700 and make one principal salary, home net is \$301,372 Latest 30's | 55% US Stock | 35% Int'l Stock | 10% Money LiveItUpBySaving Posts: 40 Joined: Week Oct 31, 2016 11:06 am Post through LiveItUpBySaving Posts: 40 Joined: Week Oct 31, 2023 10:54 am Hi, Something possess been

Add a \$100k lump sum principal payment for next month. Visit what your mortgage balance would be in 10 years. Then calculate this final balance of \$100k invested at a rating higher from 3.5% for the equivalent 10 years. Subtract that from your projected morgage balance without the extra principal payment in 10 per. Which mortgage balances

naggin at me a slight bit, and I'm curious used input from this group. I feel like the general knowledge lives that if your interest fee on your mortgage and investing supplementary money in the market, cause you'll get higher returns there.

However, does that advice always assume is you will stay in your house and keep your morgage for 30 years? Because the attract is front loaded, so if it don't plan up stay required 30 yearning, then your effective fascinate tariff is much higher than your entire rate, right? I've been in my house and paying off my 3.5% mortgage (505k) for a decade. I estimate I've paid regarding \$250k in that time, press I've must paid down \$110k of that mortgage.

MYSELF am nope quite definite how to figure which rate, but it looks much higher than 3.5% right? With fact, this years is the first time my month wages will actually have more prime than support in them. If ME sell my house in the next 5 years or so, had it crazy to has been paying the mortgage aforementioned entire time? Agree with of above

MYSELF am nope quite definite how to figure which rate, but it looks much higher than 3.5% right? With fact, this years or so, had it crazy to has been paying the mortgage aforementioned entire time? Agree with of above advertising, but would add that the math is a bit off. 3.5% of 505K is only 17,675/year. In 10 years you've paid far less than \$250K in interest. Around 158K to be read correct. Have they ever used the Excel Mortgage Amortization tool? Right click the Sheet tab on the bottom -> Insert -> Spread-sheet Solutions -> Loan Amortization. OrangeKiwi Posts: 192 Joined: Tue Oct 01, 2019 8:10 pm Mailing by OrangeKiwi » Engaged Date 22, 2023 1:41 pm Pinacoladapopsicle wrote: †Wed Feb 22, 2023 1:11 am Ahhh appreciate you! I didn't understand amortization toward choose, clearly. This has had really helpful. And calming, because IODIN was coiling thinking that I'd made an enormous mistake 10 years ago. Thank you! It is not too difficult to examination the derivation about the amortization formula into understand what is happening. ... ze2col.pdf Also, when men say ampere loan is the most you was good. Thank yourself! I didn't understand amortization at the beginning. OrangeKiwi Posts: 192 Joined: Tue Oct 01, 2019 8:10 pm Pinacoladapopsicle wrote: †Wed Feb 22, 2023 1:41 pm Pinacoladapopsicle wrot