

Answer: (b) (1)

Answer: (b) (2)

Answer: (b) (3)

Answer: (b)

11. The bank advised you several weeks ago that the interest rate on your loan is 6.00% and that you are currently paying \$3500 per month.

$$\text{INT} = \text{GLB} \times \text{Rate}$$

$$650,000 \times \frac{0.06}{12} = \$3,500$$

monthly rate
monthly

12. Assume you are making regular monthly payments of \$4000 on a \$1,000,000 loan with a 6.00% interest rate.

$$\text{INT} = \text{INT}_1 + \text{Principal}$$

$$\text{GLB}_2 = \text{GLB}_{1-1} - \text{Principal}$$

$$\text{Principal} = 4,000 - 3,500 = 500$$

$$\text{GLB}_2 = 1,000,000 - 500 = \$999,500$$

13. Assume you are making regular monthly payments of \$3000 on a \$500,000 loan with a 6.00% interest rate.

$$500,000 \times \frac{0.06}{12} = 3,000$$

$$\text{Pay} = \text{INT} + \text{PMT}$$

$$\text{GLB}_{1-1} = 500,000 - 0 = \$500,000$$

$$\text{INT} = \text{GLB} \times \text{Rate}$$

$$1,000,000 - 2,500 = 997,500 \times \frac{0.06}{12}$$

$$5,000 - 2,500 = 2,500$$

$$\text{INT} = 997,500 \times \frac{0.06}{12} = 4,987.50$$

Mortgage Rates Ideas Tutorial

Paolina Seitz, S. Laurie Hill



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