

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 on the 12th month of the loan.

$$INT = OLB \cdot R \cdot \frac{1}{12}$$

$$650,000 \times 0.06 \cdot \frac{1}{12} = \$3,250$$

monthly rate  
monthly

12.

12. Assume you are making regular monthly payments on a \$1,000,000 loan with a 6.00% interest rate. The bank advised you several weeks ago that the interest rate on your loan is 6.00% and that you are currently on the 12th month of the loan.

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

$$OLB_t = OLB_{t-1} - \text{Principal}$$

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

$$OLB_t = 1,000,000 - 500 = \$999,500$$

13.

13. Assume you are making regular monthly payments on a \$500,000 loan with a 6.00% interest rate. The bank advised you several weeks ago that the interest rate on your loan is 6.00% and that you are currently on the 12th month of the loan.

$$\$500,000 / 360 = 1,388.89$$

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

$$OLB_{12} = 500,000 + 12 \cdot 1,388.89 = \$166,666.67$$

$$INT = OLB \cdot R \cdot \frac{1}{12}$$

$$1,388.89 = 1,000,000 \cdot 0.06 \cdot \frac{1}{12} + \text{Principal}$$

$$\text{Principal} = 1,388.89 - 5,000 = 3,611.11$$

$$INT = 1,000,000 \cdot 0.06 \cdot \frac{1}{12} = 5,000.00$$

# Mortgage Rates Ideas Tutorial

**Jicheng Xie**



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