

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% and that you are to make the following payments:

$$\begin{aligned} \text{INT} &= \text{GLB} \times \frac{r}{12} \\ 650,000 \times \frac{0.06}{12} &= \$3,250 \end{aligned}$$

monthly rate
monthly

12. Assume you are making regular monthly payments of \$4,000 on a \$1,000,000 loan with an interest rate of 6%.

$$\begin{aligned} \text{INT}_1 &= \text{INT}_1 + \text{Principal}_1 \\ \text{GLB}_1 &= \text{GLB}_{1-1} - \text{Principal}_1 \end{aligned}$$

$$\text{Principal}_1 = 4,000 - 3,250 = 750$$

$$\text{GLB}_2 = 1,000,000 - 750 = \$999,250$$

13. Assume you are making regular monthly payments of \$2,000 on a \$500,000 loan with an interest rate of 6%.

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

$$\text{Pay}_1 = \text{INT}_1 + \text{PGLB}_1$$

$$\text{GLB}_{1-1} = 500,000 - 2,500 = \$497,500$$

$$\text{INT}_1 = \text{GLB}_1 \times \frac{r}{12}$$

$$2,000 = 497,500 \times \frac{0.06}{12} + \text{PGLB}_1$$

$$2,000 - 1,987.50 = 12.50 = \text{PGLB}_1$$

$$\text{INT}_1 = 497,500 \times \frac{0.06}{12} = 1,987.50$$

Mortgage Rates Ideas Tutorial

Sebastian Brünink



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