

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% per year. How much principal are you paying each month?

$$\begin{aligned} \text{PMT} &= \text{INT} + \text{Principal} \\ \text{GLB}_1 &= \text{GLB}_{0+1} - \text{Principal} \\ \text{Principal} &= 4,000 - 3,250 = 750 \\ \text{GLB}_1 &= 1,000,000 - 750 = \$999,250 \end{aligned}$$

13. Assume you are making regular monthly payments of \$4,000 on a \$1,000,000 loan with an interest rate of 6% per year. How much principal are you paying each month?

$$\begin{aligned} \$4,000 / 0.005 &= 800,000 & \text{PMT} &= \text{INT} + \text{PMT} \\ \text{GLB}_{0+1} &= 1,000,000 - 800,000 = 200,000 \\ \text{INT} &= \text{GLB} \times \frac{r}{12} \\ &= 1,000,000 \times \frac{0.06}{12} = 5,000 \\ &= 200,000 - 5,000 = 195,000 \\ \text{INT} &= 195,000 \times \frac{0.06}{12} = 975 \end{aligned}$$

Mortgage Rates Ideas Tutorial

David Kirk



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