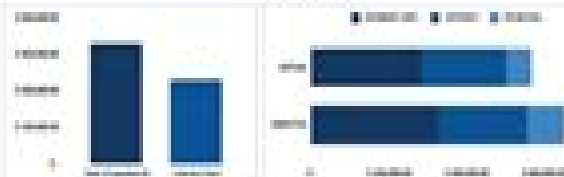


## Compare Mortgage Rates Calculator

| Loan Details                |                                     | Loan Summary      |                                       |
|-----------------------------|-------------------------------------|-------------------|---------------------------------------|
| Loan Amount                 | <input type="text" value="100000"/> | Loan Term (Years) | <input type="text" value="30"/>       |
| Interest Rate (%)           | <input type="text" value="5.0"/>    | Monthly Payment   | <input type="text" value="536.84"/>   |
| Points (Number)             | <input type="text" value="0"/>      | Loan to Value (%) | <input type="text" value="80.00"/>    |
| Number of Payments per Year | <input type="text" value="12"/>     | Interest Total    | <input type="text" value="93240.80"/> |

### ANALYSIS



### PAYMENT SCHEDULE

| Date      | Payment | Principal Paid | Interest Paid | Outstanding Balance | Total Paid | Loan |
|-----------|---------|----------------|---------------|---------------------|------------|------|
| 1/1/2020  |         |                |               | 100000.00           |            |      |
| 2/1/2020  | 536.84  | 166.67         | 370.17        | 99833.33            | 536.84     |      |
| 3/1/2020  | 536.84  | 167.78         | 369.06        | 99665.55            | 1073.68    |      |
| 4/1/2020  | 536.84  | 168.90         | 367.94        | 99496.65            | 1610.52    |      |
| 5/1/2020  | 536.84  | 170.03         | 366.81        | 99326.62            | 2147.36    |      |
| 6/1/2020  | 536.84  | 171.17         | 365.67        | 99155.45            | 2684.20    |      |
| 7/1/2020  | 536.84  | 172.32         | 364.52        | 98983.13            | 3221.04    |      |
| 8/1/2020  | 536.84  | 173.48         | 363.36        | 98809.65            | 3757.88    |      |
| 9/1/2020  | 536.84  | 174.65         | 362.19        | 98635.00            | 4294.72    |      |
| 10/1/2020 | 536.84  | 175.83         | 361.01        | 98459.17            | 4831.56    |      |
| 11/1/2020 | 536.84  | 177.02         | 359.82        | 98282.15            | 5368.40    |      |
| 12/1/2020 | 536.84  | 178.22         | 358.62        | 98103.93            | 5905.24    |      |
| 1/1/2021  | 536.84  | 179.43         | 357.41        | 97924.50            | 6442.08    |      |
| 2/1/2021  | 536.84  | 180.65         | 356.19        | 97743.85            | 6978.92    |      |
| 3/1/2021  | 536.84  | 181.88         | 354.96        | 97562.00            | 7515.76    |      |
| 4/1/2021  | 536.84  | 183.12         | 353.72        | 97378.88            | 8052.60    |      |
| 5/1/2021  | 536.84  | 184.37         | 352.47        | 97194.51            | 8589.44    |      |
| 6/1/2021  | 536.84  | 185.63         | 351.21        | 97008.88            | 9126.28    |      |
| 7/1/2021  | 536.84  | 186.90         | 349.94        | 96822.00            | 9663.12    |      |
| 8/1/2021  | 536.84  | 188.18         | 348.66        | 96633.82            | 10200.00   |      |
| 9/1/2021  | 536.84  | 189.47         | 347.37        | 96444.35            | 10736.84   |      |
| 10/1/2021 | 536.84  | 190.77         | 346.07        | 96253.58            | 11273.68   |      |
| 11/1/2021 | 536.84  | 192.08         | 344.76        | 96061.50            | 11810.52   |      |
| 12/1/2021 | 536.84  | 193.40         | 343.44        | 95868.10            | 12347.36   |      |
| 1/1/2022  | 536.84  | 194.73         | 342.11        | 95673.37            | 12884.20   |      |
| 2/1/2022  | 536.84  | 196.07         | 340.77        | 95477.30            | 13421.04   |      |
| 3/1/2022  | 536.84  | 197.42         | 339.42        | 95279.88            | 13957.88   |      |
| 4/1/2022  | 536.84  | 198.78         | 338.06        | 95081.10            | 14494.72   |      |
| 5/1/2022  | 536.84  | 200.15         | 336.69        | 94881.00            | 15031.56   |      |
| 6/1/2022  | 536.84  | 201.53         | 335.31        | 94679.47            | 15568.40   |      |
| 7/1/2022  | 536.84  | 202.92         | 333.92        | 94476.55            | 16105.24   |      |
| 8/1/2022  | 536.84  | 204.32         | 332.52        | 94272.23            | 16642.08   |      |
| 9/1/2022  | 536.84  | 205.73         | 331.11        | 94066.50            | 17178.92   |      |
| 10/1/2022 | 536.84  | 207.15         | 329.69        | 93859.35            | 17715.76   |      |
| 11/1/2022 | 536.84  | 208.58         | 328.26        | 93650.77            | 18252.60   |      |
| 12/1/2022 | 536.84  | 210.02         | 326.82        | 93440.75            | 18789.44   |      |
| 1/1/2023  | 536.84  | 211.47         | 325.37        | 93229.28            | 19326.28   |      |
| 2/1/2023  | 536.84  | 212.93         | 323.91        | 93016.35            | 19863.12   |      |
| 3/1/2023  | 536.84  | 214.40         | 322.44        | 92801.95            | 20400.00   |      |
| 4/1/2023  | 536.84  | 215.88         | 320.96        | 92586.07            | 20936.84   |      |
| 5/1/2023  | 536.84  | 217.37         | 319.47        | 92368.70            | 21473.68   |      |
| 6/1/2023  | 536.84  | 218.87         | 317.97        | 92149.83            | 22010.52   |      |
| 7/1/2023  | 536.84  | 220.38         | 316.46        | 91929.45            | 22547.36   |      |
| 8/1/2023  | 536.84  | 221.90         | 314.94        | 91707.55            | 23084.20   |      |
| 9/1/2023  | 536.84  | 223.43         | 313.41        | 91484.12            | 23621.04   |      |
| 10/1/2023 | 536.84  | 224.97         | 311.87        | 91259.15            | 24157.88   |      |
| 11/1/2023 | 536.84  | 226.52         | 310.32        | 91032.63            | 24694.72   |      |
| 12/1/2023 | 536.84  | 228.08         | 308.76        | 90804.55            | 25231.56   |      |
| 1/1/2024  | 536.84  | 229.65         | 307.19        | 90574.90            | 25768.40   |      |
| 2/1/2024  | 536.84  | 231.23         | 305.61        | 90343.67            | 26305.24   |      |
| 3/1/2024  | 536.84  | 232.82         | 304.02        | 90110.85            | 26842.08   |      |
| 4/1/2024  | 536.84  | 234.42         | 302.42        | 89876.43            | 27378.92   |      |
| 5/1/2024  | 536.84  | 236.03         | 300.81        | 89640.40            | 27915.76   |      |
| 6/1/2024  | 536.84  | 237.65         | 299.19        | 89402.75            | 28452.60   |      |
| 7/1/2024  | 536.84  | 239.28         | 297.56        | 89163.47            | 28989.44   |      |
| 8/1/2024  | 536.84  | 240.92         | 295.92        | 88922.55            | 29526.28   |      |
| 9/1/2024  | 536.84  | 242.57         | 294.27        | 88679.98            | 30063.12   |      |
| 10/1/2024 | 536.84  | 244.23         | 292.61        | 88435.75            | 30600.00   |      |
| 11/1/2024 | 536.84  | 245.90         | 290.94        | 88189.85            | 31136.84   |      |
| 12/1/2024 | 536.84  | 247.58         | 289.26        | 87942.27            | 31673.68   |      |
| 1/1/2025  | 536.84  | 249.27         | 287.57        | 87693.00            | 32210.52   |      |
| 2/1/2025  | 536.84  | 250.97         | 285.87        | 87442.03            | 32747.36   |      |
| 3/1/2025  | 536.84  | 252.68         | 284.16        | 87189.35            | 33284.20   |      |
| 4/1/2025  | 536.84  | 254.40         | 282.44        | 86934.95            | 33821.04   |      |
| 5/1/2025  | 536.84  | 256.13         | 280.71        | 86678.82            | 34357.88   |      |
| 6/1/2025  | 536.84  | 257.87         | 278.97        | 86420.95            | 34894.72   |      |
| 7/1/2025  | 536.84  | 259.62         | 277.22        | 86161.33            | 35431.56   |      |
| 8/1/2025  | 536.84  | 261.38         | 275.46        | 85900.00            | 35968.40   |      |
| 9/1/2025  | 536.84  | 263.15         | 273.69        | 85636.85            | 36505.24   |      |
| 10/1/2025 | 536.84  | 264.93         | 271.91        | 85371.92            | 37042.08   |      |
| 11/1/2025 | 536.84  | 266.72         | 270.12        | 85105.20            | 37578.92   |      |
| 12/1/2025 | 536.84  | 268.52         | 268.32        | 84836.68            | 38115.76   |      |
| 1/1/2026  | 536.84  | 270.33         | 266.51        | 84566.35            | 38652.60   |      |
| 2/1/2026  | 536.84  | 272.15         | 264.69        | 84294.20            | 39189.44   |      |
| 3/1/2026  | 536.84  | 273.98         | 262.86        | 84020.22            | 39726.28   |      |
| 4/1/2026  | 536.84  | 275.82         | 261.02        | 83744.40            | 40263.12   |      |
| 5/1/2026  | 536.84  | 277.67         | 259.17        | 83466.73            | 40800.00   |      |
| 6/1/2026  | 536.84  | 279.53         | 257.31        | 83187.20            | 41336.84   |      |
| 7/1/2026  | 536.84  | 281.40         | 255.44        | 82905.80            | 41873.68   |      |
| 8/1/2026  | 536.84  | 283.28         | 253.56        | 82622.52            | 42410.52   |      |
| 9/1/2026  | 536.84  | 285.17         | 251.67        | 82337.35            | 42947.36   |      |
| 10/1/2026 | 536.84  | 287.07         | 249.77        | 82050.28            | 43484.20   |      |
| 11/1/2026 | 536.84  | 288.98         | 247.86        | 81761.30            | 44021.04   |      |
| 12/1/2026 | 536.84  | 290.90         | 245.94        | 81470.40            | 44557.88   |      |
| 1/1/2027  | 536.84  | 292.83         | 244.01        | 81177.57            | 45094.72   |      |
| 2/1/2027  | 536.84  | 294.77         | 242.07        | 80882.80            | 45631.56   |      |
| 3/1/2027  | 536.84  | 296.72         | 240.12        | 80586.08            | 46168.40   |      |
| 4/1/2027  | 536.84  | 298.68         | 238.16        | 80287.40            | 46705.24   |      |
| 5/1/2027  | 536.84  | 300.65         | 236.19        | 79986.75            | 47242.08   |      |
| 6/1/2027  | 536.84  | 302.63         | 234.21        | 79684.12            | 47778.92   |      |
| 7/1/2027  | 536.84  | 304.62         | 232.22        | 79379.50            | 48315.76   |      |
| 8/1/2027  | 536.84  | 306.62         | 230.22        | 79072.88            | 48852.60   |      |
| 9/1/2027  | 536.84  | 308.63         | 228.21        | 78764.25            | 49389.44   |      |
| 10/1/2027 | 536.84  | 310.65         | 226.19        | 78453.60            | 49926.28   |      |
| 11/1/2027 | 536.84  | 312.68         | 224.16        | 78140.92            | 50463.12   |      |
| 12/1/2027 | 536.84  | 314.72         | 222.12        | 77826.20            | 51000.00   |      |
| 1/1/2028  | 536.84  | 316.77         | 220.07        | 77509.43            | 51536.84   |      |
| 2/1/2028  | 536.84  | 318.83         | 218.01        | 77190.60            | 52073.68   |      |
| 3/1/2028  | 536.84  | 320.90         | 215.94        | 76869.70            | 52610.52   |      |
| 4/1/2028  | 536.84  | 322.98         | 213.86        | 76546.72            | 53147.36   |      |
| 5/1/2028  | 536.84  | 325.07         | 211.77        | 76221.65            | 53684.20   |      |
| 6/1/2028  | 536.84  | 327.17         | 209.67        | 75894.48            | 54221.04   |      |
| 7/1/2028  | 536.84  | 329.28         | 207.56        | 75565.20            | 54757.88   |      |
| 8/1/2028  | 536.84  | 331.40         | 205.44        | 75233.80            | 55294.72   |      |
| 9/1/2028  | 536.84  | 333.53         | 203.31        | 74900.27            | 55831.56   |      |
| 10/1/2028 | 536.84  | 335.67         | 201.17        | 74564.60            | 56368.40   |      |
| 11/1/2028 | 536.84  | 337.82         | 199.02        | 74226.78            | 56905.24   |      |
| 12/1/2028 | 536.84  | 339.98         | 196.86        | 73886.80            | 57442.08   |      |
| 1/1/2029  | 536.84  | 342.15         | 194.69        | 73544.65            | 57978.92   |      |
| 2/1/2029  | 536.84  | 344.33         | 192.51        | 73199.32            | 58515.76   |      |
| 3/1/2029  | 536.84  | 346.52         | 190.32        | 72851.80            | 59052.60   |      |
| 4/1/2029  | 536.84  | 348.72         | 188.12        | 72502.08            | 59589.44   |      |
| 5/1/2029  | 536.84  | 350.93         | 185.91        | 72150.15            | 60126.28   |      |
| 6/1/2029  | 536.84  | 353.15         | 183.69        | 71796.00            | 60663.12   |      |
| 7/1/2029  | 536.84  | 355.38         | 181.46        | 71439.62            | 61200.00   |      |
| 8/1/2029  | 536.84  | 357.62         | 179.22        | 71081.00            | 61736.84   |      |
| 9/1/2029  | 536.84  | 359.87         | 176.97        | 70720.13            | 62273.68   |      |
| 10/1/2029 | 536.84  | 362.13         | 174.71        | 70357.00            | 62810.52   |      |
| 11/1/2029 | 536.84  | 364.40         | 172.44        | 69991.60            | 63347.36   |      |
| 12/1/2029 | 536.84  | 366.68         | 170.16        | 69623.92            | 63884.20   |      |
| 1/1/2030  | 536.84  | 368.97         | 167.87        | 69254.00            | 64421.04   |      |
| 2/1/2030  | 536.84  | 371.27         | 165.57        | 68881.73            | 64957.88   |      |
| 3/1/2030  | 536.84  | 373.58         | 163.26        | 68507.15            | 65494.72   |      |
| 4/1/2030  | 536.84  | 375.90         | 160.94        | 68130.25            | 66031.56   |      |
| 5/1/2030  | 536.84  | 378.23         | 158.61        | 67751.02            | 66568.40   |      |
| 6/1/2030  | 536.84  | 380.57         | 156.27        | 67369.45            | 67105.24   |      |
| 7/1/2030  | 536.84  | 382.92         | 153.92        | 66985.53            | 67642.08   |      |
| 8/1/2030  | 536.84  | 385.28         | 151.56        | 66599.25            | 68178.92   |      |
| 9/1/2030  | 536.84  | 387.65         | 149.19        | 66210.60            | 68715.76   |      |
| 10/1/2030 | 536.84  | 390.03         | 146.81        | 65819.57            | 69252.60   |      |
| 11/1/2030 | 536.84  | 392.42         | 144.42        | 65426.15            | 69789.44   |      |
| 12/1/2030 | 536.84  | 394.82         | 142.02        | 65030.33            | 70326.28   |      |
| 1/1/2031  | 536.84  | 397.23         | 139.61        | 64632.10            | 70863.12   |      |
| 2/1/2031  | 536.84  | 399.65         | 137.19        | 64231.45            | 71400.00   |      |
| 3/1/2031  | 536.84  | 402.08         | 134.76        | 63828.37            | 71936.84   |      |
| 4/1/2031  | 536.84  | 404.52         | 132.32        | 63422.85            | 72473.68   |      |
| 5/1/2031  | 536.84  | 406.97         | 129.87        | 63014.88            | 73010.52   |      |
| 6/1/2031  | 536.84  | 409.43         | 127.41        | 62604.45            | 73547.36   |      |
| 7/1/2031  | 536.84  | 411.90         | 124.94        | 62191.55            | 74084.20   |      |
| 8/1/2031  | 536.84  | 414.38         | 122.46        | 61776.17            | 74621.04   |      |
| 9/1/2031  | 536.84  | 416.87         | 119.97        | 61358.30            | 75157.88   |      |
| 10/1/2031 | 536.84  | 419.37         | 117.47        | 60937.93            | 75694.72   |      |
| 11/1/2031 | 536.84  | 421.88         | 114.96        | 60515.05            | 76231.56   |      |
| 12/1/2031 | 536.84  | 424.40         | 112.44        | 60089.65            | 76768.40   |      |
| 1/1/2032  |         |                |               |                     |            |      |

# Mortgage Rates Compare

**Bruce Clay, Kristopher B. Jones**

**Mortgage Rates Compare:**

## The Enigmatic Realm of **Mortgage Rates Compare**: Unleashing the Language is Inner Magic

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