

# Printable Mortgage Payment Chart

Monthly principal & interest by loan amount and rate, 30- and 15-year fixed. P&I only — excludes taxes, insurance, PMI, and HOA. A math reference, not financial advice. Print at 100% scale.

## MONTHLY PRINCIPAL & INTEREST BY LOAN AND RATE

Principal & interest only — excludes taxes, insurance, PMI, and HOA dues

LOAN	5%	6%	7%	8%
<b>30-YEAR FIXED</b>				
<b>\$150k</b>	\$805	\$899	\$998	\$1,101
<b>\$200k</b>	\$1,074	\$1,199	\$1,331	\$1,468
<b>\$250k</b>	\$1,342	\$1,499	\$1,663	\$1,834
<b>\$300k</b>	\$1,610	\$1,799	\$1,996	\$2,201
<b>\$350k</b>	\$1,879	\$2,098	\$2,329	\$2,568
<b>\$400k</b>	\$2,147	\$2,398	\$2,661	\$2,935
<b>\$500k</b>	\$2,684	\$2,998	\$3,327	\$3,669
<b>\$600k</b>	\$3,221	\$3,597	\$3,992	\$4,403
<b>15-YEAR FIXED</b>				
<b>\$150k</b>	\$1,186	\$1,266	\$1,348	\$1,433
<b>\$200k</b>	\$1,582	\$1,688	\$1,798	\$1,911
<b>\$250k</b>	\$1,977	\$2,110	\$2,247	\$2,389
<b>\$300k</b>	\$2,372	\$2,532	\$2,696	\$2,867
<b>\$350k</b>	\$2,768	\$2,953	\$3,146	\$3,345
<b>\$400k</b>	\$3,163	\$3,375	\$3,595	\$3,823
<b>\$500k</b>	\$3,954	\$4,219	\$4,494	\$4,778
<b>\$600k</b>	\$4,745	\$5,063	\$5,393	\$5,734

### THE FORMULA

Monthly P&I =  $P \cdot r(1+r)^n \div ((1+r)^n - 1)$ , where P is the loan amount, r is the annual rate  $\div 12$ , and n is the number of payments (years  $\times 12$ ).

### NOT YOUR FULL PAYMENT

These figures are principal and interest only. Property taxes, homeowners insurance, PMI, and HOA dues can add hundreds of dollars per month — your actual payment will be higher.

### NOT FINANCIAL ADVICE

A deterministic payment table, not a loan offer or recommendation. Your rate depends on credit, down payment, and lender pricing. Confirm figures with your lender.