

**AMORTIZATION CHART**  
**Monthly Payment Per \$1,000**

Years	5%	6%	7%	8%	9%	10%	11%	12%
1	85.61	86.07	86.53	86.99	87.45	87.92	88.39	88.85
2	43.87	44.32	44.78	45.23	45.69	46.15	46.61	47.08
3	29.97	30.42	30.88	31.34	31.80	32.27	32.74	33.22
4	23.03	23.49	23.95	24.41	24.89	25.36	25.85	26.34
5	18.87	19.33	19.81	20.28	20.76	21.25	21.74	22.25
6	16.10	16.57	17.05	17.53	18.03	18.53	19.04	19.55
7	14.13	14.61	15.10	15.59	16.09	16.60	17.12	17.65
8	12.66	13.14	13.64	14.14	14.65	15.17	15.71	16.25
9	11.52	12.01	12.51	13.02	13.54	14.08	14.63	15.18
10	10.61	11.10	11.62	12.13	12.67	13.22	13.78	14.35
11	9.86	10.37	10.89	11.42	11.96	12.52	13.09	13.68
12	9.25	9.76	10.29	10.82	11.38	11.95	12.54	13.13
13	8.73	9.25	9.79	10.33	10.90	11.48	12.08	12.69
14	8.29	8.81	9.36	9.91	10.49	11.08	11.69	12.31
15	7.91	8.44	8.99	9.56	10.14	10.75	11.37	12.00
16	7.58	8.11	8.68	9.25	9.85	10.46	11.09	11.74
17	7.29	7.83	8.40	8.98	9.59	10.21	10.85	11.51
18	7.03	7.58	8.16	8.75	9.36	10.00	10.65	11.32
19	6.80	7.36	7.95	8.55	9.17	9.81	10.47	11.15
20	6.60	7.16	7.76	8.36	9.00	9.65	10.32	11.01
21	6.42	6.99	7.59	8.20	8.85	9.51	10.19	10.89
22	6.25	6.83	7.44	8.06	8.71	9.38	10.07	10.78
23	6.10	6.69	7.30	7.93	8.59	9.27	9.97	10.69
24	5.97	6.56	7.18	7.82	8.49	9.17	9.88	10.60
25	5.85	6.44	7.07	7.72	8.39	9.09	9.80	10.53
26	5.73	6.34	6.97	7.63	8.31	9.01	9.73	10.47
27	5.63	6.24	6.88	7.54	8.23	8.94	9.67	10.41
28	5.54	6.15	6.80	7.47	8.16	8.88	9.61	10.37
29	5.45	6.07	6.73	7.40	8.10	8.82	9.57	10.32
30	5.37	6.00	6.66	7.34	8.05	8.78	9.52	10.29

Multiply the cost per \$1,000 by the amount of the loan (in thousands). The result will be the monthly payment, including principal and interest. For example, for a \$100,000 loan for 30 years at 6%, multiply  $100 \times 6.00 = \$600$ .