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Monthly Interest Amortization Tables

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MONTHLY INTEREST AMORTIZATION TABLES

Interest rates of 2% to 25.75%
Loan amounts of \$50 to \$300,000
Terms up to 40 years

QUICKLY AND SIMPLY
DETERMINE

- ▶ Monthly payments required for a mortgage of a given amount, term, and interest rate
- ▶ The remaining amount owed on a mortgage at any given time

Also includes 365-day Proration Table

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Synopsis

Loan amounts of \$50 to \$300,000. Interest rates of 2% to 25.75%. Terms up to 40 years.

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Customer Reviews

You may not use it often, but this book will come in very handy when planning to borrow money. I've been an investment professional since 1988, and this is the most borrowed book on my shelf. I also owned the previous edition, and this version has been improved with the inclusion of rates down to 2% and the expansion of loan amounts to \$300,000 in the primary table. The book is conveniently organized in four tables, ordered from most-commonly to least-commonly used (as it happens, largest to smallest). Table 1 (monthly amortization) is where everyone spends the most time. Just turn to the interest rate page, then read across for "loan amount" and down for "years in term," and you've got your monthly payment to the penny. For non-round numbered loan amounts, you can avoid having to interpolate by grabbing a calculator and turning to Table 2 (required payments for monthly, quarterly, etc.), where you can look up the multiplier (per \$1000) corresponding to the rate and term of a given loan (yep, that's how your mortgage lender does the math). Less frequently used are loan progress charts and proration data, Tables 3 and 4, respectively. This book is straightforward, convenient, and travels well. My favorite of its kind.

This book may have saved me thousands of dollars. My own lawyer did a closing on a property I bought using a private lender. Everyone involved said the payment would be \$1375.95. We went through the closing, recorded all the paper work, it was a done deal, until I looked it up in this book.

The real payment was \$1353.80. The eight bux I paid for this book is a lot cheaper than an extra \$22.15 per month for the next 30 years!!!!

I misplaced the book I had for years and purchased this to replace it. A very concise guide to payments based on percentage rates. I use this reference for any payment plans I have to keep up with long term finances. A great reference book to have.

When purchasing anything from a home to a personal loan, this book can be used to show the experts that you are know where you want to be with interest rates. I needed this book because my last one started at 6.25%, needed one with lower interest rates.

Font is too, too small - unless you like using a strong magnifying glass. Approximately half the pages are totally wasted on amortization tables of 10% to 25% interest. Recommendation: If you want a current, quick reference that's easy to read, don't buy it.

This was exactly what I wanted....payments and remaining loan amounts at a glance. It has lower interest rates than my old copy and more loan amounts pre-figured so it's really easy to use. Of course it's just in time for some car loans to be less than 2%, but that's life!!

Great book, wide array of interst rates, larger print for the elderly customer I gave it to. Customer was very happy with it.

Useful up to a point, it stops at \$300k. If you need higher range, this one goes all the way to million, and also reads much better in my opinion. Mortgage Loan Monthly Amortization Payment Tables: Easy to use reference for home buyers and sellers, mortgage brokers, bank and credit union loan ... of a given amount, term, and interest rate.

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