

Example: Exercise 1:

March 1st 2019

Interest: based on outstanding

debt

Q1: How much interest do we receive interest rate  $i = 6\%$  on the current outstanding debt balance in January? And should we pay something else before 1st Jan every month?

$$INT = OLB \cdot i = 1\%$$

$$500,000 \times \frac{0.06}{12} = \$3,500$$

→ yearly rate  
monthly

Q2: How much do we receive before January 1st 2019? → we receive interest  $i = 6\%$  on the current outstanding debt balance in January → how much outstanding balance do we have monthly payment?

$$PMT = INT + Principal$$

$$OLB_t = OLB_{t-1} - PMT$$

$$Principal = 4,000 - 3,500 = 500$$

$$OLB_t = 1,000,000 - 500 = \$999,500$$

Q3: How much interest do we receive in January 1st 2019? → we receive interest  $i = 6\%$  on the current outstanding debt balance in January → how much outstanding balance do we have in January 1st 2019?

$$500,000 / 360 = 1388.89$$

$$PMT = INT + PMT$$

$$OLB_{Jan 1st} = 1,000,000 + 1388.89 = \$1,001,388.89$$

$$INT = OLB \cdot i = 0.1\%$$

$$= 1,001,388.89 \cdot 0.1\%$$

$$= 1,001,388.89 \cdot 0.001 = 1,001.39$$

$$PMT = 1,001.39 + 1388.89 = 2390.28$$

# Mortgage Rates Ideas Tutorial

**Paolina Seitz, S. Laurie Hill**



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### **Table of Contents Mortgage Rates Ideas Tutorial**

1. Understanding the eBook Mortgage Rates Ideas Tutorial
  - The Rise of Digital Reading Mortgage Rates Ideas Tutorial
  - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Ideas Tutorial
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Mortgage Rates Ideas Tutorial
  - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates Ideas Tutorial
  - Personalized Recommendations
  - Mortgage Rates Ideas Tutorial User Reviews and Ratings

- Mortgage Rates Ideas Tutorial and Bestseller Lists
- 5. Accessing Mortgage Rates Ideas Tutorial Free and Paid eBooks
  - Mortgage Rates Ideas Tutorial Public Domain eBooks
  - Mortgage Rates Ideas Tutorial eBook Subscription Services
  - Mortgage Rates Ideas Tutorial Budget-Friendly Options
- 6. Navigating Mortgage Rates Ideas Tutorial eBook Formats
  - ePub, PDF, MOBI, and More
  - Mortgage Rates Ideas Tutorial Compatibility with Devices
  - Mortgage Rates Ideas Tutorial Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Mortgage Rates Ideas Tutorial
  - Highlighting and Note-Taking Mortgage Rates Ideas Tutorial
  - Interactive Elements Mortgage Rates Ideas Tutorial
- 8. Staying Engaged with Mortgage Rates Ideas Tutorial
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Mortgage Rates Ideas Tutorial
- 9. Balancing eBooks and Physical Books Mortgage Rates Ideas Tutorial
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Mortgage Rates Ideas Tutorial
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Mortgage Rates Ideas Tutorial
  - Setting Reading Goals Mortgage Rates Ideas Tutorial
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mortgage Rates Ideas Tutorial
  - Fact-Checking eBook Content of Mortgage Rates Ideas Tutorial
  - Distinguishing Credible Sources



13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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