

Example: Exercise 1:

March 1st 2019

Interest: based on outstanding

debt

Q1: How much interest do we receive interest from Q1 on the current outstanding debt? Interest is calculated based on the current outstanding debt. Interest is then paid every month.

$$\text{INT} = \text{OLB} \cdot r = \text{INT}$$

$$50,000 \times \frac{0.07}{12} = \$3500$$

→ yearly rate
monthly

Q2: How much do we receive interest from the outstanding debt? Q2 is the current outstanding debt. Interest is calculated based on the current outstanding debt. Interest is then paid every month.

$$\text{INT} = \text{INT} + \text{Principal}$$

$$\text{OLB}_1 = \text{OLB}_0 - \text{Principal}$$

$$\text{Principal} = 4000 - 3500 = 500$$

$$\text{OLB}_1 = 50000 - 500 = \$49,500$$

Q3: How much interest do we receive from the outstanding debt? Q3 is the current outstanding debt. Interest is calculated based on the current outstanding debt. Interest is then paid every month.

$$50,000 / 12 = 4166.67$$

$$\text{Pay} = \text{INT} + \text{Principal}$$

$$\text{OLB}_{\text{new}} = 50,000 - 4166.67 = \$45,833.33$$

$$\text{INT} = \text{OLB} \cdot r = 0.07 \cdot 45,833.33$$

$$= 3208.33$$

$$= 3208.33 + 4166.67 = 7375$$

$$\text{INT} = 3208.33 + 4166.67 = 7375$$

Mortgage Rates Ideas Tutorial

Ralph Soucie



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