

Example: Exercise 1:

March 1st 2019

Interest: based on outstanding

debt

Q1: How much interest do we receive interest from the bank? (the interest rate is 5% annually, but it's only paid quarterly, so 1.25% per quarter)

$$INT = OLB \cdot r \cdot \Delta t$$

$$50,000 \times 0.0125 = \$625$$

→ yearly rate
monthly

Q2: How much cash are we sending to the bank? (interest + principal)
Q3: Is the interest rate changing? (no, it's fixed) (the interest rate is 5% annually, but it's only paid quarterly, so 1.25% per quarter)

$$PMT = INT + Principal$$

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

$$Principal = 1,000,000 - 625 = 999,375$$

$$OLB_t = 1,000,000 - 625 = 999,375$$

Q4: How much cash are we sending to the bank? (interest + principal)
Q5: Is the interest rate changing? (no, it's fixed) (the interest rate is 5% annually, but it's only paid quarterly, so 1.25% per quarter)

$$50,000 / 4 = 12,500$$

$$PMT = INT + Principal$$

$$OLB_{t+1} = 1,000,000 - 12,500 = 987,500$$

$$INT = OLB \cdot r \cdot \Delta t$$

$$= 987,500 \times 0.0125 = 12,343.75$$

$$= 12,343.75 + 12,500 = 24,843.75$$

$$PMT = 24,843.75 + 12,500 = 37,343.75$$

Mortgage Rates Ideas Tutorial

David Filo, Jerry Yang



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