

FANTINI & GORGA

Skillfully Linking Borrowers and Lenders

Constant Annual Percent / Loan Amortization Schedules

Years	10	15	20	25	30	35	40	Years
Rate								Rate
5.000%	12.728%	9.490%	7.919%	7.015%	6.442%	6.056%	5.786%	5.000%
5.125%	12.801%	9.568%	8.003%	7.103%	6.534%	6.152%	5.886%	5.125%
5.250%	12.875%	9.647%	8.086%	7.191%	6.626%	6.249%	5.986%	5.250%
5.375%	12.949%	9.726%	8.170%	7.280%	6.720%	6.346%	6.088%	5.375%
5.500%	13.023%	9.805%	8.255%	7.369%	6.813%	6.444%	6.189%	5.500%
5.625%	13.098%	9.885%	8.340%	7.459%	6.908%	6.543%	6.292%	5.625%
5.750%	13.172%	9.965%	8.425%	7.549%	7.003%	6.642%	6.395%	5.750%
5.875%	13.247%	10.045%	8.511%	7.640%	7.098%	6.742%	6.498%	5.875%
6.000%	13.322%	10.126%	8.597%	7.732%	7.195%	6.842%	6.603%	6.000%
8.125%	13.398%	10.207%	8.684%	7.824%	7.291%	6.943%	6.707%	8.125%
6.250%	13.474%	10.289%	8.771%	7.916%	7.389%	7.045%	6.813%	6.250%
6.375%	13.550%	10.371%	8.859%	8.009%	7.486%	7.147%	6.919%	6.375%
6.500%	13.626%	10.453%	8.947%	8.102%	7.585%	7.250%	7.025%	6.500%
6.625%	13.702%	10.536%	9.035%	8.196%	7.684%	7.353%	7.133%	6.625%
6.750%	13.779%	10.619%	9.124%	8.291%	7.783%	7.457%	7.240%	6.750%
6.875%	13.856%	10.702%	9.214%	8.386%	7.883%	7.561%	7.348%	6.875%
7.000%	13.933%	10.786%	9.304%	8.481%	7.984%	7.666%	7.457%	7.000%
7.125%	14.010%	10.870%	9.394%	8.577%	8.085%	7.772%	7.566%	7.125%
7.250%	14.088%	10.954%	9.485%	8.674%	8.186%	7.878%	7.676%	7.250%
7.375%	14.166%	11.039%	9.576%	8.771%	8.288%	7.984%	7.786%	7.375%
7.500%	14.244%	11.124%	9.667%	8.868%	8.391%	8.091%	7.897%	7.500%
7.625%	14.323%	11.210%	9.759%	8.966%	8.494%	8.198%	8.008%	7.625%
7.750%	14.401%	11.295%	9.851%	9.064%	8.597%	8.306%	8.119%	7.750%
7.875%	14.480%	11.381%	9.944%	9.163%	8.701%	8.414%	8.231%	7.875%
8.000%	14.559%	11.468%	10.037%	9.262%	8.805%	8.523%	8.344%	8.000%
8.125%	14.639%	11.555%	10.131%	9.361%	8.910%	8.632%	8.457%	8.125%
8.250%	14.718%	11.642%	10.225%	9.461%	9.015%	8.742%	8.570%	8.250%
8.375%	14.798%	11.729%	10.319%	9.562%	9.121%	8.852%	8.683%	8.375%
8.500%	14.878%	11.817%	10.414%	9.663%	9.227%	8.962%	8.797%	8.500%
8.625%	14.959%	11.905%	10.509%	9.764%	9.333%	9.073%	8.911%	8.625%
8.750%	15.039%	11.993%	10.605%	9.866%	9.440%	9.184%	9.026%	8.750%
8.875%	15.120%	12.082%	10.700%	9.968%	9.548%	9.296%	9.141%	8.875%
Rate								Rate
Years	10	15	20	25	30	35	40	Years

Interest rate on vertical axis. Loan amortization period on horizontal axis. Table shows annual loan constant percent for a loan with monthly level debt service loan payments.

Example: \$1,000,000 loan, 6% interest rate, 30 year amortization results in a monthly payment of \$5,995.83 ($\$1,000,000 \times 7.195\% / 12 = \$5,995.83$)