

THE V.I.P. HANDY DANDY FACTOR TABLE

This table will help you easily calculate a fully amortized monthly payment. To use, simply find the appropriate factor for the interest rate and number of years of your loan. As an example, the factor for a 30 year 9% loan is .0080462. Multiply the factor by the loan amount to calculate your monthly payment. Therefore, a 9% 30 year fully amortized loan payment can easily be figured as follows: The factor (.0080462) times loan amount (hypothetical \$182,500) equals monthly payment, i.e. \$1,468.43. That's right, you can now calculate thousands of payments with ONE multiplication.

<u>YEARS</u>	<u>INTEREST RATE</u>							
	4.00	4.25	4.50	4.75	5.00	5.25	5.50	5.75
1	.0851499	.0852642	.0853785	.0854930	.0856075	.0857221	.0858368	.0859516
2	.0434249	.0435363	.0436478	.0437595	.0438714	.0439834	.0440957	.0442080
3	.0295240	.0296353	.0297469	.0298588	.0299709	.0300833	.0301959	.0303088
5	.0184165	.0185296	.0186430	.0187569	.0188712	.0189860	.0191012	.0192168
7	.0136688	.0137842	.0139002	.0140167	.0141339	.0142517	.0143700	.0144890
10	.0101245	.0102438	.0103638	.0104848	.0106066	.0107292	.0108526	.0109769
15	.0073969	.0075228	.0076499	.0077783	.0079079	.0080388	.0081708	.0083041
20	.0060598	.0061923	.0063265	.0064622	.0065996	.0067384	.0068789	.0070208
25	.0052784	.0054174	.0055583	.0057012	.0058459	.0059925	.0061409	.0062911
30	.0047742	.0049194	.0050669	.0052165	.0053682	.0055220	.0056779	.0058357
35	.0044277	.0045789	.0047326	.0048886	.0050469	.0052074	.0053702	.0055350
40	.0041794	.0043362	.0044956	.0046576	.0048220	.0049887	.0051577	.0053289
	6.00	6.25	6.50	6.75	7.00	7.25	7.50	7.75
1	.0860664	.0861814	.0862964	.0864115	.0865267	.0866420	.0867574	.0868729
2	.0443206	.0444333	.0445463	.0446593	.0447726	.0448860	.0449996	.0451134
3	.0304219	.0305353	.0306490	.0307629	.0308771	.0309915	.0311062	.0312212
5	.0193328	.0194493	.0195661	.0196835	.0198012	.0199194	.0200379	.0201570
7	.0146086	.0147287	.0148494	.0149708	.0150927	.0152152	.0153383	.0154620
10	.0111021	.0112280	.0113548	.0114824	.0116108	.0117401	.0118702	.0120011
15	.0084386	.0085742	.0087111	.0088491	.0089883	.0091286	.0092701	.0094128
20	.0071643	.0073093	.0074557	.0076036	.0077530	.0079038	.0080559	.0082095
25	.0064430	.0065967	.0067521	.0069091	.0070678	.0072281	.0073899	.0075533
30	.0059955	.0061572	.0063207	.0064860	.0066530	.0068218	.0069921	.0071641
35	.0057019	.0058708	.0060415	.0062142	.0063886	.0065647	.0067424	.0069218
40	.0055021	.0056774	.0058546	.0060336	.0062143	.0063967	.0065807	.0067662
	8.00	8.25	8.50	8.75	9.00	9.25	9.50	9.75
1	.0869884	.0871041	.0872198	.0873356	.0874515	.0875675	.0876835	.0877997
2	.0452273	.0453414	.0454557	.0455701	.0456847	.0457995	.0459145	.0460296
3	.0313364	.0314518	.0315675	.0316835	.0317997	.0319162	.0320329	.0321499
5	.0202764	.0203963	.0205165	.0206372	.0207584	.0208799	.0210019	.0211242
7	.0155862	.0157111	.0158365	.0159625	.0160891	.0162162	.0163440	.0164723
10	.0121328	.0122653	.0123986	.0125327	.0126676	.0128033	.0129398	.0130770
15	.0095565	.0097014	.0098474	.0099945	.0101427	.0102919	.0104422	.0105936
20	.0083644	.0085207	.0086782	.0088371	.0089973	.0091587	.0093213	.0094852
25	.0077182	.0078845	.0080523	.0082214	.0083920	.0085638	.0087370	.0089114
30	.0073376	.0075127	.0076891	.0078670	.0080462	.0082268	.0084085	.0085915
35	.0071026	.0072849	.0074686	.0076536	.0078399	.0080274	.0082161	.0084059
40	.0069531	.0071414	.0073309	.0075217	.0077136	.0079066	.0081006	.0082956

YEARS	INTEREST RATE							
	10.00	10.25	10.50	10.75	11.00	11.25	11.50	11.75
1	.0879159	.0880322	.0881486	.0882651	.0883817	.0884983	.0886151	.0887319
2	.0461449	.0462604	.0463760	.0464919	.0466078	.0467240	.0468403	.0469568
3	.0322672	.0323847	.0325024	.0326205	.0327387	.0328572	.0329760	.0330950
5	.0212470	.0213703	.0214939	.0216180	.0217424	.0218673	.0219926	.0221183
7	.0166012	.0167306	.0168607	.0169913	.0171224	.0172542	.0173865	.0175193
10	.0132151	.0133539	.0134935	.0136339	.0137750	.0139169	.0140595	.0142029
15	.0107461	.0108995	.0110540	.0112095	.0113660	.0115234	.0116819	.0118413
20	.0096502	.0098164	.0099838	.0101523	.0103219	.0104926	.0106643	.0108371
25	.0090870	.0092638	.0094418	.0096209	.0098011	.0099824	.0101647	.0103480
30	.0087757	.0089610	.0091474	.0093348	.0095232	.0097126	.0099029	.0100941
35	.0085967	.0087886	.0089813	.0091750	.0093696	.0095649	.0097611	.0099579
40	.0084915	.0086882	.0088857	.0090840	.0092829	.0094826	.0096828	.0098836
	12.00	12.25	12.50	12.75	13.00	13.25	13.50	13.75
1	.0888488	.0889658	.0890829	.0892000	.0893173	.0894346	.0895520	.0896695
2	.0470735	.0471903	.0473073	.0474245	.0475418	.0476593	.0477770	.0478949
3	.0332143	.0333338	.0334536	.0335737	.0336940	.0338145	.0339353	.0340563
5	.0222444	.0223710	.0224979	.0226253	.0227531	.0228813	.0230098	.0231388
7	.0176527	.0177867	.0179212	.0180563	.0181920	.0183282	.0184649	.0186022
10	.0143471	.0144920	.0146376	.0147840	.0149311	.0150789	.0152274	.0153767
15	.0120017	.0121630	.0123252	.0124884	.0126524	.0128174	.0129832	.0131499
20	.0110109	.0111856	.0113614	.0115381	.0117158	.0118943	.0120737	.0122541
25	.0105322	.0107174	.0109035	.0110905	.0112784	.0114670	.0116564	.0118467
30	.0102861	.0104790	.0106726	.0108669	.0110620	.0112577	.0114541	.0116511
35	.0101555	.0103537	.0105525	.0107520	.0109519	.0111524	.0113534	.0115549
40	.0100850	.0102869	.0104892	.0106920	.0108951	.0110987	.0113026	.0115069
	14.00	14.25	14.50	14.75	15.00	16.00	17.00	18.00
1	.0897871	.0899048	.0900225	.0901404	.0902583	.0903709	.0912048	.0916800
2	.0480129	.0481311	.0482494	.0483680	.0484866	.0489631	.0494423	.0499241
3	.0341776	.0342992	.0344210	.0345430	.0346653	.0351570	.0356527	.0361524
5	.0232683	.0233981	.0235283	.0236589	.0237899	.0243181	.0248526	.0253934
7	.0187400	.0188784	.0190173	.0191568	.0192968	.0198621	.0204358	.0210178
10	.0155266	.0156773	.0158287	.0159807	.0161335	.0167513	.0173798	.0180185
15	.0133174	.0134858	.0136550	.0138250	.0139959	.0146870	.0153900	.0161042
20	.0124352	.0126172	.0128000	.0129836	.0131679	.0139126	.0146680	.0154331
25	.0120376	.0122293	.0124216	.0126146	.0128083	.0135889	.0143780	.0151743
30	.0118487	.0120469	.0122456	.0124448	.0126444	.0134476	.0142568	.0150709
35	.0117567	.0119590	.0121617	.0123647	.0125681	.0133847	.0142053	.0150289
40	.0117114	.0119162	.0121213	.0123267	.0125322	.0133565	.0141832	.0150118
	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00
1	.0879159	.0880322	.0881486	.0882651	.0883817	.0884983	.0886151	.0887319
2	.0461449	.0462604	.0463760	.0464919	.0466078	.0467240	.0468403	.0469568
3	.0322672	.0323847	.0325024	.0326205	.0327387	.0328572	.0329760	.0330950
5	.0212470	.0213703	.0214939	.0216180	.0217424	.0218673	.0219926	.0221183
7	.0166012	.0167306	.0168607	.0169913	.0171224	.0172542	.0173865	.0175193
10	.0132151	.0133539	.0134935	.0136339	.0137750	.0139169	.0140595	.0142029
15	.0107461	.0108995	.0110540	.0112095	.0113660	.0115234	.0116819	.0118413
20	.0096502	.0098164	.0099838	.0101523	.0103219	.0104926	.0106643	.0108371
25	.0090870	.0092638	.0094418	.0096209	.0098011	.0099824	.0101647	.0103480
30	.0087757	.0089610	.0091474	.0093348	.0095232	.0097126	.0099029	.0100941
35	.0085967	.0087886	.0089813	.0091750	.0093696	.0095649	.0097611	.0099579
40	.0084915	.0086882	.0088857	.0090840	.0092829	.0094826	.0096828	.0098836