



| | |
|----------------|----------------------------------|
| Project | Interest.com Mortgage Calculator |
| Author | Robert Santore |
| Date | December 6, 2012 |
| Version | Working Draft v1.9.3 |

Calculator on Load/or on Submit

Mortgage Calculator

Interest.com : Mortgage Calculator

Enter loan amount

Interest Rate?

Term of Loan

Start Date

Make Extra Payments?

Repayment Summary | Rates | Amortization Table | How To




Possible display advertisement opportunity
"brought to you by..." **6**

[Embed this calculator in your web site](#) | [Send to a friend](#)

Extra payments Hidden

Mortgage Calculator

Interest.com : Mortgage Calculator

Enter loan amount

Interest Rate?

Term of Loan

Start Date

Make Extra Payments?

+ Each month

+ Yearly in

+ One-time in

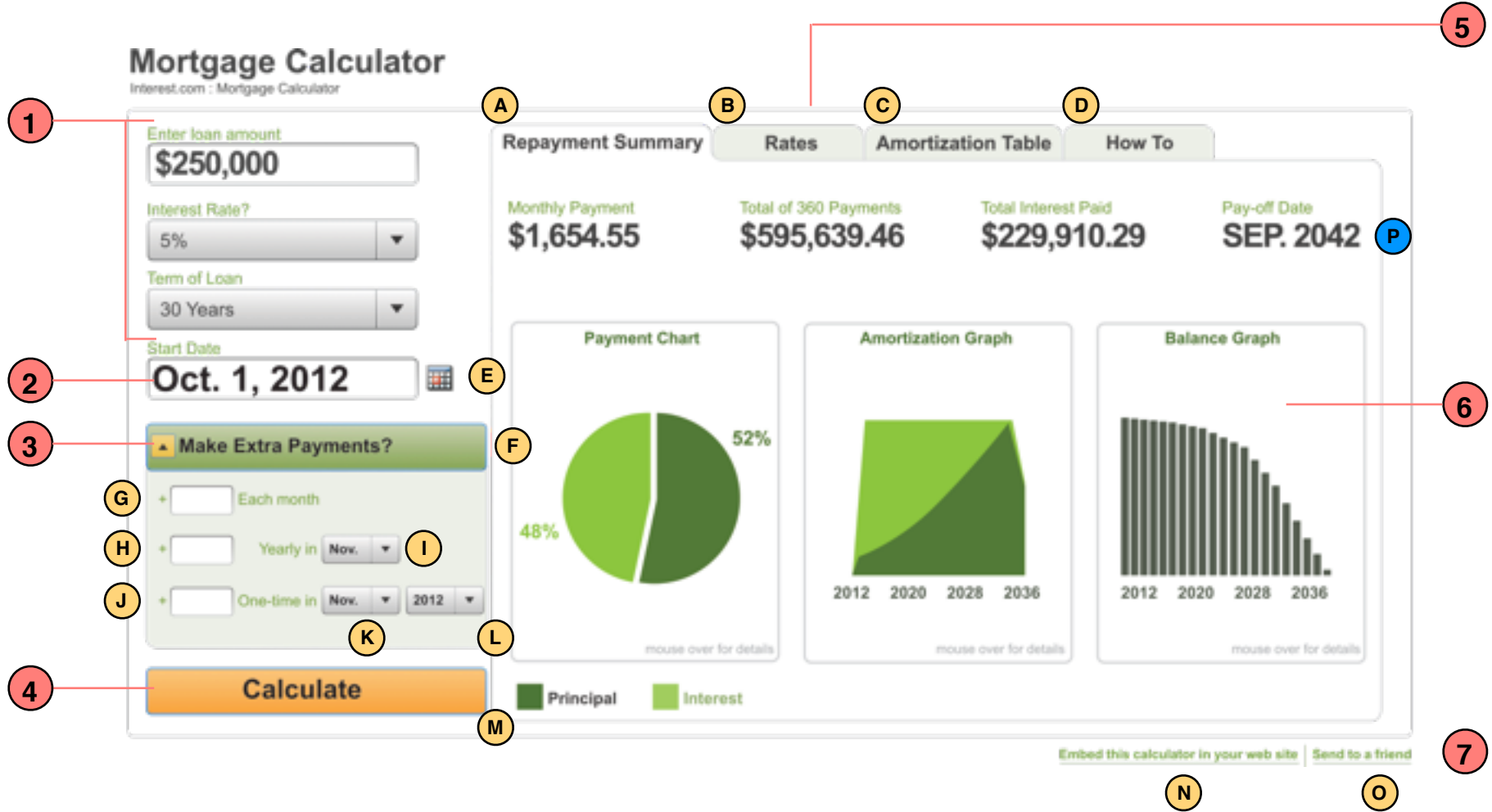
Repayment Summary | Rates | Amortization Table | How To




[Embed this calculator in your web site](#) | [Send to a friend](#)

Extra payments Visible

Calculator on Load/or on Submit



| | |
|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Pre-filled values for: <ul style="list-style-type: none"> • Loan Amount : Required : Numeric : Default Value= \$250,000 • Interest Rate : Required : Drop Down Select : Default Value= "5%" • Term Of Loan : Required : Drop Down Select : Default Value= "30 Years" • (see figure 22, 23, 24 for field validation states) |
| 2 | Pre-filled values for: <ul style="list-style-type: none"> • Start Date : Required : Date Select : Default Value= "Current Month, Current Date, Current Year" • User can click on the "calendar button" or on entering field the "select date" widget appears - standard date select tool styled by CSS • (see figure 22, 23, 24 for field validation states) |
| 3 | Show/Hide Make Extra Payments |
| 4 | Submit Button <ul style="list-style-type: none"> • Image • 3 user states <ul style="list-style-type: none"> • Selectable • Over State • On-Click • Possible page refresh on click • (see figure 25, 26, 27 for button states) |
| 5 | Tabs: enables users to easily switch between report types |
| 6 | On load, branded for "moment" as chart loads. Possible "advertising brought to you by" opportunity On "Calculate" Chart refreshed in "moments." Possible "advertising brought to you by" opportunity |
| 7 | Embed Calculator, Send To A Friend "Text" Links |

| | | | |
|---|---------------------------------------------------------------------------------|---|---------------------------------------------------------------------|
| A | TAB - Displays Repayment Summary & Interactive Charts | I | Field - Drop Down - Month |
| B | TAB - Displays Bankrate rates table widget | J | Field - Numeric - Add a extra payment one time |
| C | TAB - Displays Repayment Amortization table & downloadable documents options | K | Field - Drop Down - Month |
| D | TAB - Displays mortgage focused informational videos | L | Field - Drop Down - Year |
| E | BUTTON - Activates CSS calendar date select asset - defaults to "today's date." | M | BUTTON - Submit button - on click calculates results |
| F | BUTTON - Show/Hides Make Extra Payments fields controls | N | Link - TAB - Displays the embed code for third-party website usage. |
| G | Field - Numeric - Add a extra payment each month | O | Link - TAB - Displays email report to a friend screen |
| H | Field - Numeric - Add a extra payment yearly | P | Displays Payoff Date |

Calculator: Gearbox Values

- A** Field: Loan Amount: Numeric
- B** Field: Interest Rate: Drop Down
 - TBD
- C** Field: Loan Term: Drop Down
 - 5
 - 10
 - 15
 - 20
 - 25
 - **30**
 - 35
 - 40
- D** Field: Start Date: CSS Pop-up Calendar
- E** Field: Monthly Extra Payment: Numeric
- F** Field: 1 Yearly Extra Payment: Numeric
- G** Field: Choose Year: Drop Down
- H** Field: One Time Payment: Numeric
- I** Field: Choose Month: Drop Down
- J** Field: Choose Year: Drop Down

| | |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
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Charts Loading...

1st

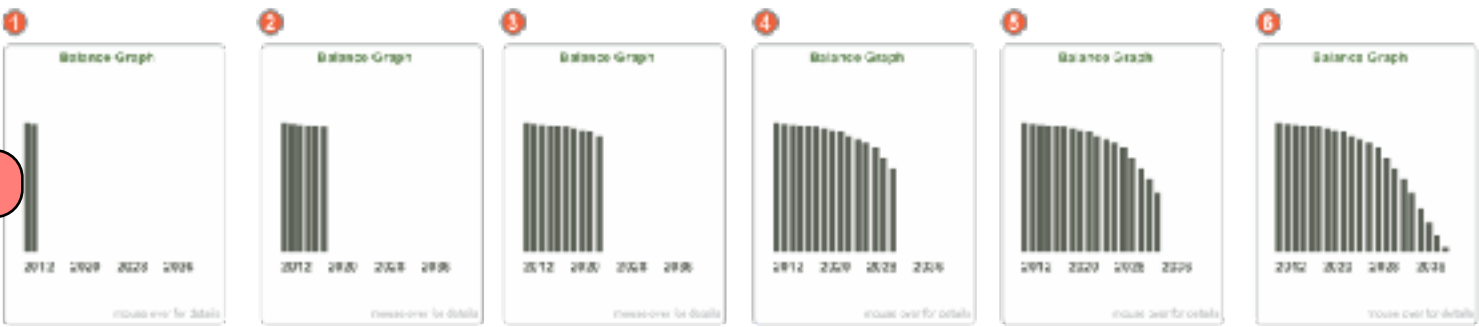


2nd



8

3rd



8 Chart Loading Order
 The charts should load from left to right starting with the Pie Chart (Payment % Chart). Using a third party product like [Fusion Charts](#) we can implement a light weight HTML5 version or flash for desktop users. The flash version will dynamically create static JPG versions for users who have flash disabled or for iOS devices.

Calculator: Default View

Mortgage Calculator
Interest.com : Mortgage Calculator

The screenshot shows the Mortgage Calculator interface. On the left, there are input fields for:

- Enter loan amount: \$250,000
- Interest Rate?: 5%
- Term of Loan: 30 Years
- Start Date: Oct. 1, 2012
- Make Extra Payments? section with options for 'Each month', 'Yearly in Nov.', and 'One-time in Nov. 2012'.
- A large orange 'Calculate' button.

 The main area is titled 'Repayment Summary' and contains:

- Monthly Payment: \$1,654.55
- Total of 360 Payments: \$595,639.46
- Total Interest Paid: \$229,910.29
- Pay-off Date: SEP. 2042
- Three charts:
 - Payment Chart:** A pie chart showing 48% interest and 52% principal. A callout (9a) shows 'Total Interest Paid: \$229,910.29 or 39% of payments made.'
 - Amortization Graph:** A line graph showing the balance decreasing from 2012 to 2036.
 - Balance Chart:** A bar chart showing the balance over time. A callout (9a) for 'Year: 2025' shows: Interest: \$9,308.04, Principal: \$6,796.61, Balance: \$182,481.23.

 Callout 9 points to the 'Repayment Summary' tab. Callout 9a points to the dynamic callouts on the charts.

| | |
|----|-------------------------------------------------------------------------|
| 9 | Tab View : Default "Repayment Summary w/Charts" |
| 9a | Charts on hover display additional details dynamically based on results |

Calculator: Rates Table Tab

10

Mortgage Calculator
interest.com Mortgage Calculator

Home purchase amount:

Interest Rate:

Term of Loan:

Start Date:

Make Extra Payments?

Each month

Yearly in Nov

One-time in Nov 2012

Calculate

Repayment Summary | **Rates** | Amortization Table | How To

Find the Best and Latest Mortgage Rates for New York Metro, NY

Compare rates with confidence. Rates are accurate and available as of the date seen for Bankrate customers. Please be sure to identify yourself as a Bankrate customer to ensure you get the Bankrate.com rate. Bankrate.com has today's most competitive mortgage rates.

Criteria used: 30 yr fixed mtg, All Points, Credit Score 740+, 20% Down Payment

CHANGE SEARCH RESULTS Purchase Refinance

State: City nearest to property: Loan amount (\$): Percent down:

Credit score: Products: **Search**

Sort by: [Lender](#) | [APR](#) | [Rate](#) | [Points](#) | [Fees in APR](#) | [Est. payment](#)

| | | | |
|---------------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------------------------|---------------------------|
| Quicken Loans NMLS #3030 877-899-4106 Rating with the Better Business Bureau! | APR: 3.995% Rate: 3.825% Points: 2.000 | Lock: 45-day Fees in APR: \$1,775 Est payment: \$752 More details | Next Fri Oct 19 |
| Quicken Loans NMLS #3030 877-899-4106 Rating with the Better Business Bureau! | APR: 4.457% Rate: 4.375% Points: 0.000 | Lock: 45-day Fees in APR: \$1,587 Est payment: \$824 More details | Next Fri Oct 19 |
| Quicken Loans NMLS #3030 877-899-4106 Rating with the Better Business Bureau! | APR: 4.174% Rate: 3.990% Points: 1.000 | Lock: 45-day Fees in APR: \$1,662 Est payment: \$787 More details | Next Fri Oct 19 |
| Bank of America | APR: 3.914% Rate: 3.800% Points: 0.625 | Lock: 60-day Fees in APR: \$1,283 Est payment: \$741 | Wed Oct 17 |
| Astoria Federal SBLA | APR: 3.912% Rate: 3.800% Points: 0.000 | Lock: 60-day Fees in APR: \$1,275 Est payment: \$713 | Wed Oct 17 |
| Windsor Bank | APR: 3.780% Rate: 3.750% Points: 0.000 | Lock: 60-day Fees in APR: \$935 | |

Many lenders have different rates on their own websites than those posted on Bankrate.com. In order to get the Bankrate.com rate, please identify yourself as a Bankrate customer. Rates are subject to change without notice and may vary branch to branch. These quotes are from banks, and thrifts, some of whom have paid for a link to their own Web site where you can find additional information. [More information](#).

Powered by: [Bankrate.com](#)

[Embed this calculator in your web site](#) | [Send to a friend](#)

- 10 Embedded Bankrate rates table
 - Optional "Geo-location" w/pre-filtered values from main calculator controls.

Calculator: Amortization Table Tab

Amortization Table w/scroll bar

Mortgage Calculator
Interest.com : Mortgage Calculator

Enter loan amount: **\$250,000**

Interest Rate?: 5%

Term of Loan: 30 Years

Start Date: Oct. 1, 2012

Make Extra Payments?

- Each month
- Yearly in Nov.
- One-time in Nov. 2012

Calculate

Repayment Summary | Rates | **Amortization Table** | How To

Monthly Payment: \$1,654.55 | Total of 360 Payments: \$595,639.46 | Total Interest Paid: \$229,910.29 | Pay-off Date: SEP. 2042

By Year | By Month

Annual Amortization Table

| Year | Interest | Principal | Balance |
|------|-------------|-------------|--------------|
| 2012 | \$3,121.24 | \$904.92 | \$249,095.08 |
| 2013 | \$12,369.94 | \$3,734.71 | \$245,360.37 |
| 2014 | \$12,178.86 | \$3,925.79 | \$241,434.58 |
| 2015 | \$11,978.01 | \$4,126.64 | \$237,307.94 |
| 2016 | \$11,766.89 | \$4,337.76 | \$232,970.18 |
| 2017 | \$11,544.96 | \$4,559.69 | \$228,410.49 |
| 2018 | \$11,311.68 | \$4,792.97 | \$223,617.52 |
| 2019 | \$11,066.46 | \$5,038.19 | \$218,579.33 |
| 2020 | \$10,808.69 | \$5,295.95 | \$213,283.37 |
| 2021 | \$10,537.74 | \$5,566.91 | \$207,716.46 |
| 2022 | \$10,252.93 | \$5,851.72 | \$201,864.75 |
| 2023 | \$9,953.54 | \$6,151.10 | \$195,713.64 |
| 2024 | \$9,638.84 | \$6,465.81 | \$189,247.83 |
| 2025 | \$9,308.04 | \$6,796.61 | \$182,451.23 |
| 2026 | \$8,960.31 | \$7,144.34 | \$175,306.89 |
| 2027 | \$8,594.79 | \$7,509.85 | \$167,797.03 |
| 2028 | \$8,210.58 | \$7,894.07 | \$159,902.96 |
| 2029 | \$7,806.70 | \$8,297.95 | \$151,605.01 |
| 2030 | \$7,382.16 | \$8,722.49 | \$142,882.52 |
| 2031 | \$6,935.90 | \$9,168.75 | \$133,713.78 |
| 2032 | \$6,466.81 | \$9,637.84 | \$124,075.94 |
| 2033 | \$5,973.72 | \$10,130.93 | \$113,945.01 |
| 2034 | \$5,455.40 | \$10,649.24 | \$103,295.77 |
| 2035 | \$4,910.57 | \$11,194.08 | \$92,101.69 |
| 2036 | \$4,337.86 | \$11,766.79 | \$80,334.90 |
| 2037 | \$3,735.85 | \$12,368.80 | \$67,966.10 |
| 2038 | \$3,103.04 | \$13,001.61 | \$54,964.48 |
| 2039 | \$2,437.85 | \$13,666.80 | \$41,297.68 |
| 2040 | \$1,738.63 | \$14,366.02 | \$26,931.66 |
| 2041 | \$1,003.64 | \$15,101.01 | \$11,830.65 |
| 2042 | \$302.50 | \$13,118.04 | \$0.00 |

Payment Chart: 52% (Green), 48% (Dark Green)

Balance Graph

Embed this calculator in your web site | Send to a friend

11

12

Embed Version
Scroll bar/non-expanding version could be for 3rd party vendors

Amortization Table w/expanding interface

Mortgage Calculator
Interest.com : Mortgage Calculator

Enter loan amount: **\$250,000**

Interest Rate?: 5%

Term of Loan: 30 Years

Start Date: Oct. 1, 2012

Make Extra Payments?

- Each month
- Yearly in Nov.
- One-time in Nov. 2012

Calculate

Repayment Summary | Rates | **Amortization Table** | How To

Monthly Payment: \$1,654.55 | Total of 360 Payments: \$595,639.46 | Total Interest Paid: \$229,910.29 | Pay-off Date: SEP. 2042

By Year | By Month

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| 2027 | \$8,594.79 | \$7,509.85 | \$167,797.03 |
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| 2042 | \$302.50 | \$13,118.04 | \$0.00 |

Payment Chart: 52% (Green), 48% (Dark Green)

Amortization Graph

Balance Graph

Embed this calculator in your web site | Send to a friend

Interest.com expanding version

Calculator: Amortization Table PDF/DOC View

A

Possible display advertisement opportunity "brought to you by..."

A Annual Amortization Table Downloadable File (PDF, DOC.) File is saved and downloaded in PDF or DOC view when the user selects this option from the Amortization Table Tab options (figure 10, 18, 19)

A single one page file with just the yearly repayment data or a multiple page file which includes the Annual Repayment Schedule and a Monthly Repayment Schedule (figure 13).

Possible display advertisement opportunity "brought to you by..."

interest.com

Monthly Payment: **\$1,654.55** Total of 360 Payments: **\$595,639.46** Total Interest Paid: **\$229,910.29** Pay-off Date: **SEP. 2042**

Payment Chart (Pie chart showing 1%, 19%, 39%, 42%)

Amortization Graph (Line graph showing balance from 2012 to 2036)

Balance Graph (Bar chart showing balance from 2012 to 2036)

Legend: Principal (Green), Interest (Light Green), Tax (Dark Green), PMI (Black)

Annual Amortization Table

| Year | Interest | Principal | Balance | Year | Interest | Principal | Balance |
|------|-------------|------------|--------------|------|------------|-------------|--------------|
| 2012 | \$3,121.24 | \$904.92 | \$249,095.08 | 2027 | \$8,594.79 | \$7,509.85 | \$167,797.03 |
| 2013 | \$12,369.94 | \$3,734.71 | \$245,360.37 | 2028 | \$8,210.58 | \$7,894.07 | \$159,902.96 |
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interest.com

Monthly Payment: **\$1,654.55** Total of 360 Payments: **\$595,639.46** Total Interest Paid: **\$229,910.29** Pay-off Date: **SEP. 2042**

Monthly Amortization Table

| Year | Interest | Principal | Balance | Year | Interest | Principal | Balance |
|------|-------------|------------|--------------|------|------------|-------------|--------------|
| 2012 | \$3,121.24 | \$904.92 | \$249,095.08 | 2027 | \$8,594.79 | \$7,509.85 | \$167,797.03 |
| 2013 | \$12,369.94 | \$3,734.71 | \$245,360.37 | 2028 | \$8,210.58 | \$7,894.07 | \$159,902.96 |
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Calculator: How To

Mortgage Calculator

Interest.com : Mortgage Calculator

Repayment Summary
Rates
Amortization Table
How To

Enter loan amount

Interest Rate?

Term of Loan

Start Date

Make Extra Payments?

+ Each month

+ Yearly in

+ One-time in

Calculate

How To 14

Lorem ipsum dolor sit amet, consectetur adipiscing Lorem ipsum dolor sit amet labore et dolore magna aliquam. Ut enim ad minim labore et dolore magna aliq in reprehend incididunt ut labore et dolore magna in reprehend incididunt ut la

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| | |
|----|------------------------------------------------|
| 13 | View: How To (Video and text how to tutorials) |
| 14 | Content area - tex, images or video |

Send To A Friend: Report

Mortgage Calculator

Interest.com : Mortgage Calculator

Enter loan amount

Interest Rate?

Term of Loan

Start Date

Make Extra Payments?

+ Each month

+ Yearly in

+ One-time in

Calculate

Repayment Summary | Rates | Amortization Table | How To

E-mail
Lorem ipsum dolor sit amet, consectetur adipiscing elit, set eiusmod tempor incididunt et

15

(separate address with a ",")

16

Choose a report format

HTML PDF

Send Report 17

Report Preview:

- Monthly Payment: \$1,684.55
- Yearly Total Payments: \$595,639.46
- Total Interest Paid: \$229,916.29
- Payoff Date: SEP. 2042
- Loan Size: \$152,500.00
- Yearly Payments: \$3,229.17
- Monthly Payments: \$104.17
- Max. Payoff Date: MAX. 2015

Annual Amortization Table

| Year | Interest | Principal | Balance | Year | Interest | Principal | Balance |
|------|------------|-----------|--------------|------|------------|------------|--------------|
| 2012 | \$1,171.24 | \$513.31 | \$147,366.69 | 2027 | \$6,824.76 | \$1,174.24 | \$146,192.45 |
| 2013 | \$1,169.88 | \$514.67 | \$146,851.02 | 2028 | \$6,813.10 | \$1,175.60 | \$145,675.42 |
| 2014 | \$1,168.52 | \$516.03 | \$146,504.99 | 2029 | \$6,801.44 | \$1,176.96 | \$145,158.46 |
| 2015 | \$1,167.16 | \$517.39 | \$146,154.60 | 2030 | \$6,789.78 | \$1,178.32 | \$144,641.64 |
| 2016 | \$1,165.80 | \$518.75 | \$145,800.85 | 2031 | \$6,778.12 | \$1,179.68 | \$144,125.02 |
| 2017 | \$1,164.44 | \$520.11 | \$145,443.74 | 2032 | \$6,766.46 | \$1,181.04 | \$143,608.58 |
| 2018 | \$1,163.08 | \$521.47 | \$145,083.27 | 2033 | \$6,754.80 | \$1,182.40 | \$143,092.18 |
| 2019 | \$1,161.72 | \$522.83 | \$144,719.44 | 2034 | \$6,743.14 | \$1,183.76 | \$142,575.82 |
| 2020 | \$1,160.36 | \$524.19 | \$144,352.25 | 2035 | \$6,731.48 | \$1,185.12 | \$142,059.50 |
| 2021 | \$1,159.00 | \$525.55 | \$143,981.70 | 2036 | \$6,719.82 | \$1,186.48 | \$141,543.22 |
| 2022 | \$1,157.64 | \$526.91 | \$143,607.79 | 2037 | \$6,708.16 | \$1,187.84 | \$141,027.08 |
| 2023 | \$1,156.28 | \$528.27 | \$143,230.52 | 2038 | \$6,696.50 | \$1,189.20 | \$140,510.88 |
| 2024 | \$1,154.92 | \$529.63 | \$142,849.89 | 2039 | \$6,684.84 | \$1,190.56 | \$140,000.00 |

Embed this calculator in your web site | Send to a friend

| | |
|----|-------------------------------------|
| 15 | Email Address |
| 16 | Message field |
| 17 | Send Button |
| 18 | Report image - not dynamic - static |

Robert Santore : Principal User Experience Designer/Strategist • Direct: (917) 368-8668 ext. 18619 • robert.santore@bankrate.com

:: 11::

Embed Calculator

Mortgage Calculator

Interest.com : Mortgage Calculator

Enter loan amount

Interest Rate?

Term of Loan

Start Date

Make Extra Payments?

+ Each month

+ Yearly in

+ One-time in

Calculate

Repayment Summary | Rates | Amortization Table | How To

Embed this chart on your site

Lorem ipsum dolor sit amet, consectetur adipiscing elit, set eiusmod tempor incididunt et labore et dolore magna aliquam. Ut enim ad minim veniam, quis nostrud exerc. Irure dolor in reprehend incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis

```
<iframe src="http://player.vimeo.com/video/40705203" width="500" height="375" frameborder="0" webkitAllowFullScreen mozallowfullscreen allowFullScreen></iframe> <p><a href="http://vimeo.com/40705203">Fantastic Sam's "Runway"</a> from <a href="http://vimeo.com/user7448995">Robert Santore</a> on <a href="http://vimeo.com">Vimeo</a>.</p>
```

This is our embed code which supports desktop, iPad, Flash and beyond.

[Embed this calculator in your web site](#) | [Send to a friend](#)

| | |
|----|-----------------------------------------------|
| 19 | Introduction, directions on how to embed code |
| 20 | Text field with the embed code |
| 21 | Code compatibility statement |
| A | Embed code |

Embedded Calculator

Mortgage Calculator

Interest.com : Mortgage Calculator

Enter loan amount

Interest Rate?

Term of Loan

Start Date

Make Extra Payments?


+ Each month

+ Yearly in

+ One-time in

Calculate

Repayment Summary | Rates | Amortization Table | How To



interest.com

[Embed this calculator in your web site](#) | [Send to a friend](#)

2012 2020 2028 2036

mouse over for details

2012 2020 2028 2036

mouse over for details

interest.com

[Embed this calculator in your web site](#) | [Send to a friend](#)

Interest.com branding. Links to Interest.com calc page

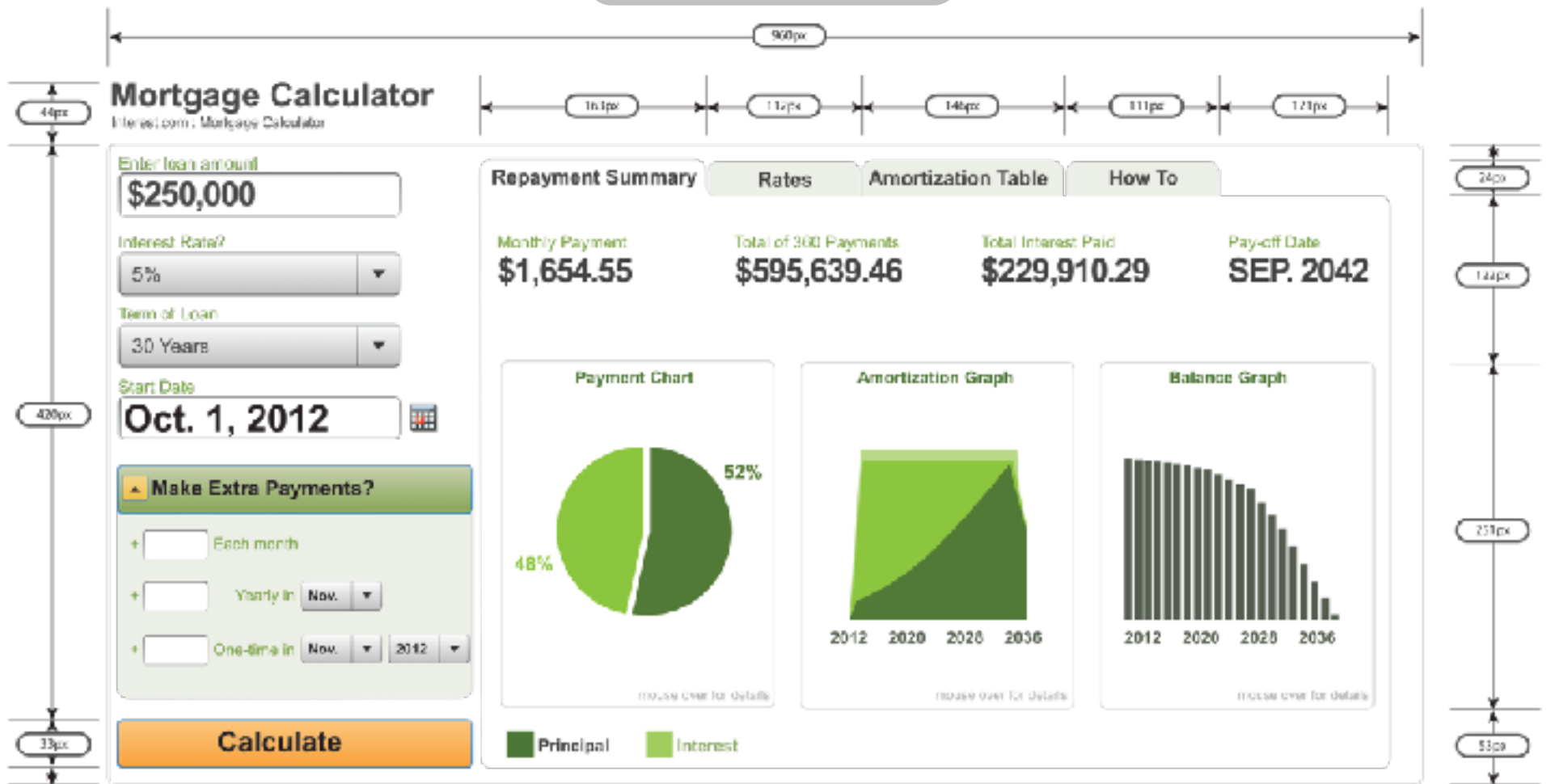
Field Validation States

| | |
|----|----------------------------|
| 22 | On select or default value |
| 23 | Validated |
| 24 | Error |

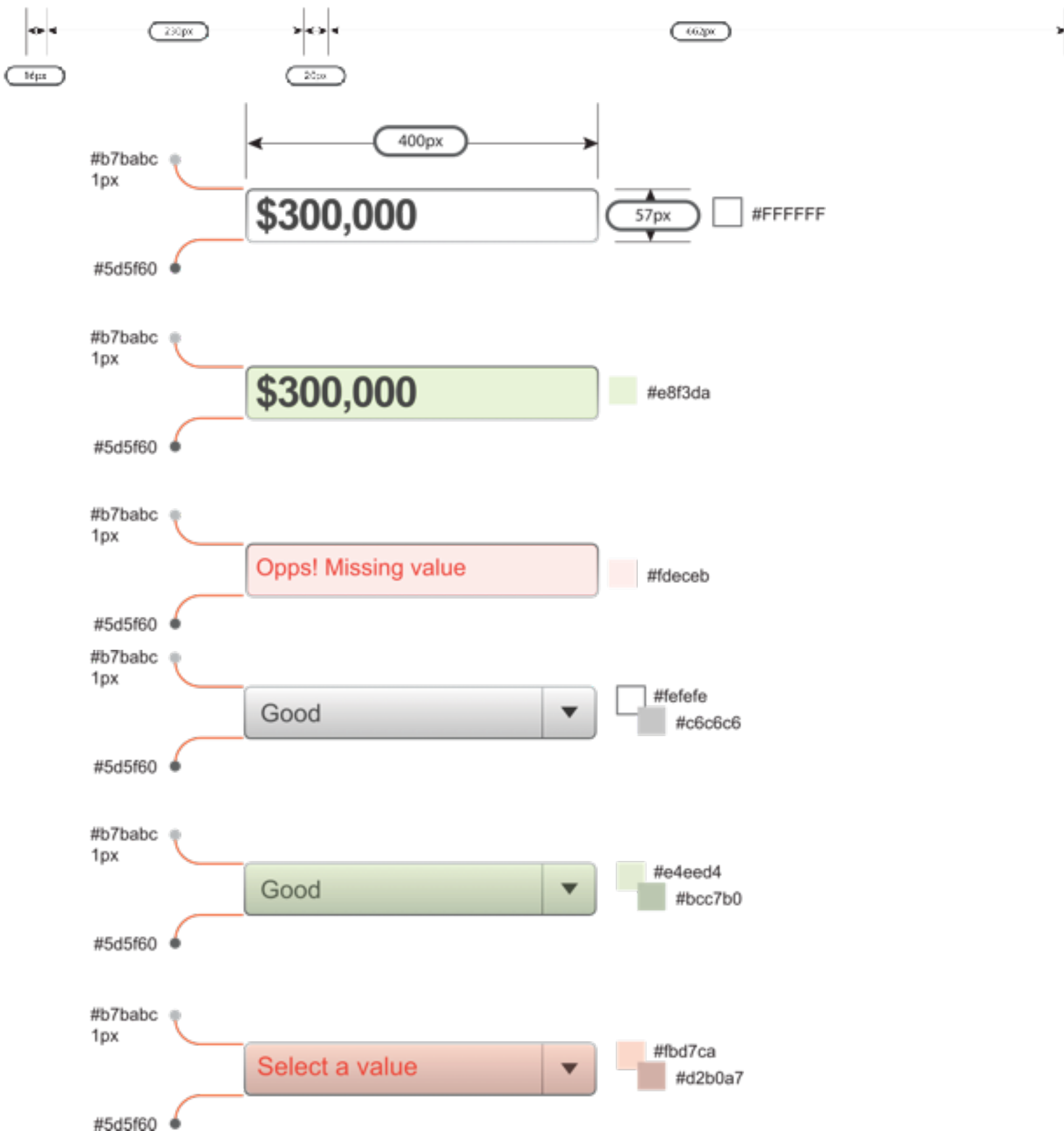
Selected States

| | |
|----|---------------------------|
| 25 | Not selected - but active |
| 26 | On mouser over / On Click |
| 27 | If Missing value |

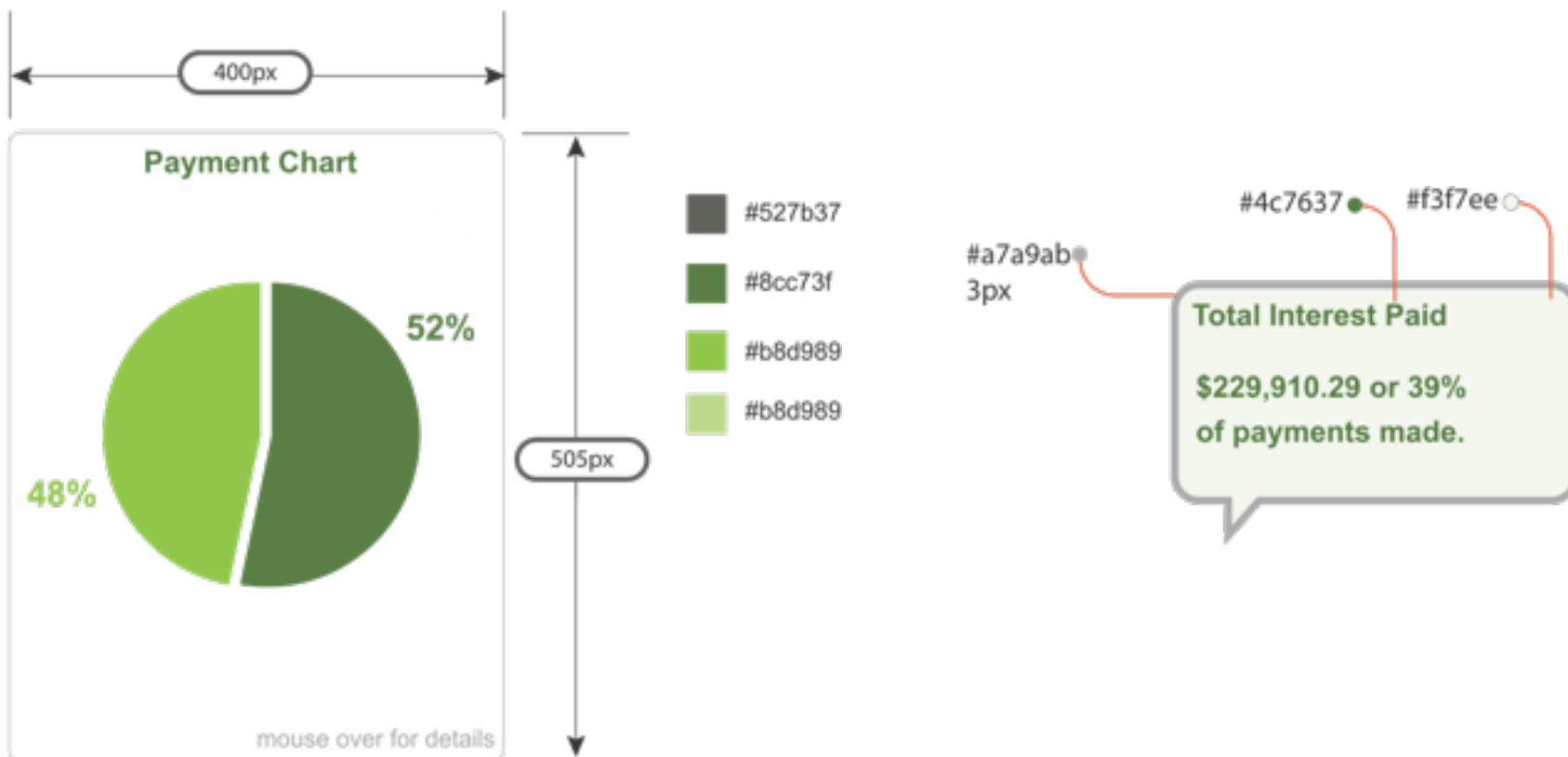
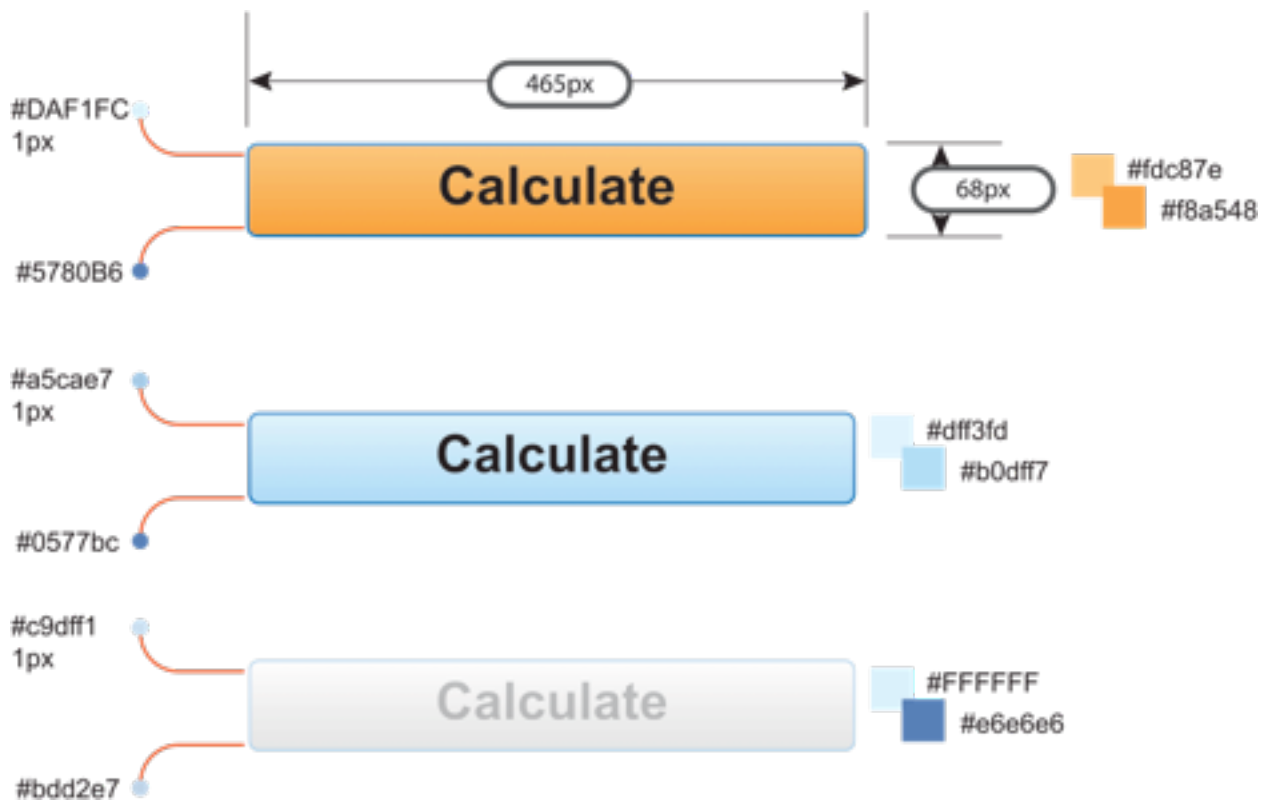
Dimensions, Hex Colors



Embed this calculator in your web site | Send to a friend



Dimensions, Hex Colors



Fonts

Font: Helvetica Neue
Style: Bold
Size: 24px
Color: #000000

Mortgage Calculator

Interest.com Mortgage Calculator

Enter loan amount
\$250,000

Interest Rate?
5%

Term of Loan
30 Years

Start Date
Oct. 1, 2012

Make Extra Payments?

Each month

Yearly in Nov.

One-time in Nov. 2012

Calculate

Repayment Summary Rates Amortization Table How To

Monthly Payment **\$1,654.55** Total of 360 Payments **\$595,639.46** Total Interest Paid **\$229,910.29** Pay-off Date **SEP. 2042**

Payment Chart Amortization Graph Balance Graph

52% 48%

2012 2020 2028 2036

2012 2020 2028 2036

Principal Interest Tax PMI

Font: Helvetica Neue
Style: Bold
Size: 14px
Color: #000000

Font: Helvetica Neue
Style: Bold
Size: 24px
Color: #000000

Font: Helvetica Neue
Style: Regular
Size: 12px
Color: #9ABB73

Font: Helvetica Neue
Style: Regular
Size: 12px
Color: #9ABB73

Font: Helvetica Neue
Style: Bold
Size: 12px
Color: #4C7637 #A1CD5F #BBDB95 #52544B

Font: Helvetica Neue
Style: Regular
Size: 14px
Color: #333333

Embed this calculator in your web site Send to a friend

Font: Helvetica Neue
Style: Regular
Size: 12px
Color: #CCCCCC

Font: Helvetica Neue
Style: Bold
Size: 12px
Color: #739F3F

Full i.com Version

Mortgage Calculator

Interest.com : Mortgage Calculator

Enter loan amount
\$250,000

Interest Rate?
5%

Term of Loan
30 Years

Start Date
Oct. 1, 2012

Make Extra Payments?

+ Each month

+ Yearly in **Nov.**

+ One-time in **Nov.** **2012**

Calculate

Repayment Summary | Rates | Amortization Table | How To

| | | | |
|--------------------------------------|----------------------------------------------|--------------------------------------------|----------------------------------|
| Monthly Payment \$1,654.55 | Total of 360 Payments \$595,639.46 | Total Interest Paid \$229,910.29 | Pay-off Date SEP. 2042 |
|--------------------------------------|----------------------------------------------|--------------------------------------------|----------------------------------|

Payment Chart

52%
48%

mouse over for details

Amortization Graph

2012 2020 2028 2036

mouse over for details

Balance Graph

2012 2020 2028 2036

mouse over for details

[Embed this calculator in your web site](#) | [Send to a friend](#)

300x25 Version

MORTGAGE CALCULATOR

Mortgage Amount

Interest Rate

Mortgage Term

Start Date

What if I make extra payments? Show +

30 YEAR FIXED

AUG 12 START DATE

4.32% INTEREST RATE

AUG 17 END DATE

\$195,000 MORTGAGE AMOUNT

\$740.00 MONTHLY PAYMENTS

Show Amortization Table

CALCULATE

[Embed this calculator in your web site](#) | [Send to a friend](#)

MORTGAGE CALCULATOR

Mortgage Amount

Interest Rate

Mortgage Term

Start Date

What if I make extra payments? Hide -

30 YEAR FIXED

AUG 12 START DATE

4.32% INTEREST RATE

AUG 17 END DATE

\$195,000 MORTGAGE AMOUNT

\$740.00 MONTHLY PAYMENTS

Each Month: **+ Payment**

Yearly In: **AUG** **+ Payment**

One Time In: **AUG** **2012** **+ Payment**

Show Amortization Table

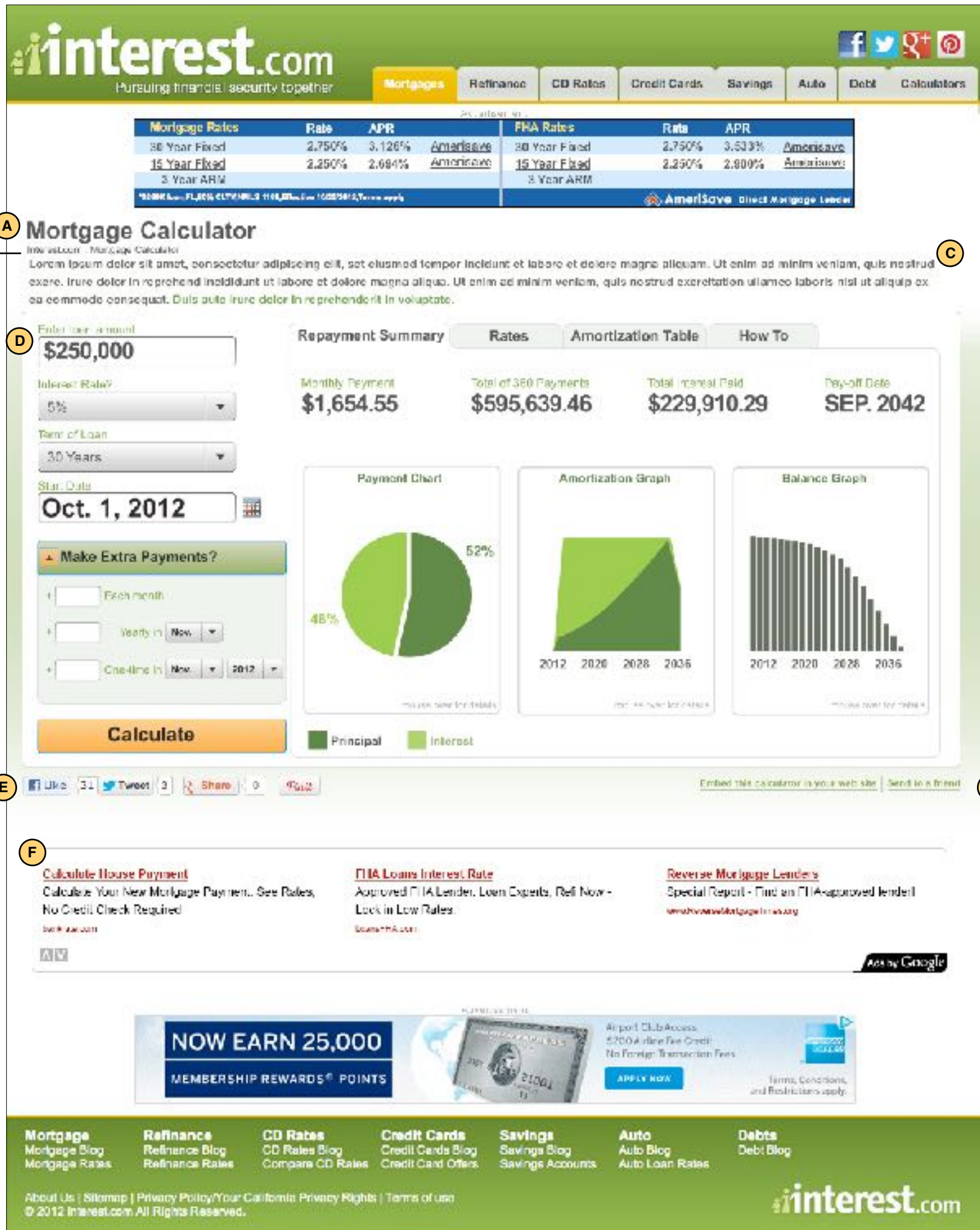
CALCULATE

[Embed this calculator in your web site](#) | [Send to a friend](#)

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:: 17 ::

UI View v1



| | | | |
|---|------------------------|---|-----------------------------|
| A | Page Heading | E | Page specific sharing tools |
| B | Breadcrumb links | F | AdSense Ads |
| C | Page introduction text | G | Embed, Send to a friend |
| D | Calculator | | |

The screenshot shows the interest.com Mortgage Calculator interface. At the top, there's a navigation bar with 'Mortgages' highlighted. Below it, a table displays mortgage rates for 30-Year Fixed, 15-Year Fixed, and 3-Year ARM, along with APR and 'Americave' branding. The main section is titled 'Mortgage Calculator' and includes input fields for loan amount (\$250,000), interest rate (5%), term (30 Years), and start date (Oct. 1, 2012). A 'Calculate' button is prominent. To the right, a 'Repayment Summary' shows a monthly payment of \$1,654.55, total payments of \$595,639.46, total interest of \$229,910.29, and a pay-off date of SEP. 2042. Below this are three charts: a pie chart for 'Payment Chart' (48% Principal, 52% Interest), an 'Amortization Graph' showing a decreasing balance over time, and a 'Balance Graph' showing the remaining balance over time. At the bottom, there are social sharing options (Like, Tweet, Share, Print) and a 'Send to a friend' link. A footer contains various category links like 'Mortgage Blog', 'Refinance Blog', etc., and the interest.com logo.

| | | | |
|---|-----------------------------|---|--------------------------------------------|
| A | Page Heading | E | Page introduction text |
| B | Breadcrumb links | F | AdSense Ads |
| C | Calculator | G | Embed, Send to a friend, Definitions links |
| D | Page specific sharing tools | | |

Small Calculator

interest.com

f
t
+
in

Pursuing financial security together

Mortgages
Refinance
CD Rates
Credit Cards
Savings
Auto
Debt
Calculators

| Mortgage Rates | | | FHA Rates | | |
|-------------------------------|--------|--------|-------------------------------|--------|--------|
| | Rate | APR | | Rate | APR |
| 30 Year Fixed | 2.750% | 3.038% | 30 Year Fixed | 2.750% | 3.452% |
| 15 Year Fixed | 2.250% | 2.629% | 15 Year Fixed | 2.250% | 2.829% |
| 3 Year ARM | | | 3 Year ARM | | |

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AmeriSave Direct Mortgage Lender

Location: Mortgages | **Mortgage Rates | Mortgages**

5 biggest mortgage mistakes

You'll be a happier, more satisfied homebuyer knowing that you got the best possible deal on a mortgage you can truly afford.

[Full story](#)

Calculators

- [Mortgage Calculator](#)
- [Monthly Payment](#)
- [Simple APR](#)
- [Mortgage Payoff](#)
- [Early Debt Payoff](#)
- [401k](#)
- [Auto Loan](#)
- [Home Budget](#)
- [Required Income](#)
- [Student Loan Debt Consolidation](#)

FIND A MORTGAGE RATE

- 1 Choose a state
- 2 \$165,000
- 3 30 yr fixed

FIND RATES

FIND A CD RATE

- 1 National Locally Available
- 2 1-year CD

FIND RATES

In the News

Mortgage rates remain near record lows this November

The average 30-year fixed rate loan costs nearly three-quarters of a point less than it did last November. The average 15-year mortgage costs a half point less.

Can't sell your home? Profit from being stuck

Our 5 smart moves won't help you sell your home today, but they'll allow you to make the most of it -- and maybe even make some money.

Balances in our 401(k) retirement plans

Tips and Deals

- [Credit card lets you choose where you'll earn 5% back](#)
- [November's leading 1-year CD rates still pay more than 1%](#)
- [Bank of America has a new rewards program](#)
- [Enjoy returns of up to 1.61% with November's top 5-year CD rates](#)
- [Check out this 30-year mortgage for just 3.125%](#)
- [Up2drive auto loan rates fall to as low as 2.84%](#)
- [Earn up to 1.42% with autumn's leading 3-year CD](#)

MORTGAGE CALCULATOR

Mortgage Amount

Interest Rate

Mortgage Term

Start Date

What if I make extra payments? [Show](#)

30 YR 4.32% APR \$195,000 LOAN

AUG 12 START DATE AUG 17 END DATE \$740.00 MONTHLY PAYMENT

[Show Amortization Table](#)

CALCULATE

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| Mortgage Rates | Rate | APR | |
|-------------------------------|--------|--------|-----------|
| 30 Year Fixed | 2.750% | 3.038% | AmeriSave |
| 15 Year Fixed | 2.250% | 2.629% | AmeriSave |
| 30 Year Fixed | | | |
| 20 Year Fixed | 2.750% | 3.172% | AmeriSave |
| 7 Year ARM | 1.975% | 2.011% | AmeriSave |
| 5 Year ARM | 1.375% | 2.881% | AmeriSave |
| 3 Year ARM | | | |

| FHA | Rate | APR | |
|-------------------------------|--------|--------|-----------|
| 30 Year Fixed | 2.750% | 3.452% | AmeriSave |
| 15 Year Fixed | 2.250% | 2.829% | AmeriSave |
| 5 Year ARM | 2.250% | 2.908% | AmeriSave |
| 3 Year ARM | | | |

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2.24% FIXED Mortgage Rate

interest.com

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:: 20 ::

Small Calculator : Expanded

Mortgages
Refinance
CD Rates
Credit Cards
Savings
Auto
Debt
Calculators

| Mortgage Rates | | | FHA Rates | | |
|-------------------------------|--------|--------|-------------------------------|--------|--------|
| | Rate | APR | | Rate | APR |
| 30 Year Fixed | 2.750% | 3.038% | 30 Year Fixed | 2.750% | 3.452% |
| 15 Year Fixed | 2.250% | 2.425% | 15 Year Fixed | 2.250% | 2.828% |
| 3 Year ARM | | | 3 Year ARM | | |

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AmeriSave Direct Mortgage Lender

Location: [Mortgages](#) |

Mortgage Rates | Mortgages

5 biggest mortgage mistakes

You'll be a happier, more satisfied homebuyer knowing that you got the best possible deal on a mortgage you can truly afford.

[Full story](#)

FIND A MORTGAGE RATE

1 Choose a state: Select a city:

2 \$165,000

3 30 yr fixed

FIND RATES

FIND A CD RATE

1 National Locally Available

2 1-year CD

FIND RATES

Tips and Deals

- > Credit card lets you choose where you'll earn 5% back
- > November's leading 1-year CD rates still pay more than 1%
- > Bank of America has a new rewards program
- > Enjoy returns of up to 1.61% with November's top 5-year CD rates
- > Check out this 30-year mortgage for just 3.125%
- > Up2live auto loan rates fall to as low as 2.94%
- > Earn up to 1.42% with autumn's leading 3-year CD rates

MORTGAGE CALCULATOR

Mortgage Amount: Mortgage Term:

Interest Rate: Start Date:

What if I miss some payments?

Each Month: + Payment

Yearly In: AUG + Payment

One Time In: AUG 2012 + Payment

30 Year Fixed 4.32% \$195,000

AUG 12 AUG 17 \$740.00

SHOW AMORTIZATION TABLE **CALCULATE**

Embed this calculator in your web site | [Send to a friend](#)

| Mortgage Rates | Rate | APR | |
|-------------------------------|--------|--------|---------------------------|
| 30 Year Fixed | 2.750% | 3.038% | AmeriSave |
| 15 Year Fixed | 2.250% | 2.628% | AmeriSave |
| 40 Year Fixed | | | |
| 20 Year Fixed | 2.750% | 3.172% | AmeriSave |
| 7 Year ARM | 1.875% | 2.814% | AmeriSave |
| 8 Year ARM | 1.275% | 2.891% | AmeriSave |
| 3 Year ARM | | | |

AmeriSave
Direct Mortgage Lender

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