



MORTGAGE PAYMENT CALCULATOR

With CMHC Mortgage Loan Insurance you could become a homeowner sooner. CMHC Mortgage Loan Insurance offers housing finance solutions that can help you buy a home with as little as five percent down payment, at interest rates comparable to those available with a larger down payment. To help you estimate your monthly mortgage payments, use CMHC's mortgage calculator chart.

Your approximate monthly principal and interest payment, per \$1,000 of Mortgage Loan, is*:

| Interest Rate** | Amortization Period | | | | | |
|-----------------|---------------------|----------|----------|----------|----------|----------|
| | 10 years | 15 years | 20 years | 25 years | 30 years | 35 years |
| 4 | \$10.11 | \$7.38 | \$6.04 | \$5.26 | \$4.76 | \$4.41 |
| 4.25 | \$10.23 | \$7.50 | \$6.17 | \$5.40 | \$4.90 | \$4.56 |
| 4.5 | \$10.34 | \$7.63 | \$6.30 | \$5.53 | \$5.04 | \$4.71 |
| 4.75 | \$10.46 | \$7.75 | \$6.44 | \$5.67 | \$5.19 | \$4.86 |
| 5 | \$10.58 | \$7.88 | \$6.57 | \$5.82 | \$5.34 | \$5.01 |
| 5.25 | \$10.70 | \$8.01 | \$6.71 | \$5.96 | \$5.49 | \$5.17 |
| 5.5 | \$10.82 | \$8.14 | \$6.84 | \$6.10 | \$5.64 | \$5.33 |
| 5.75 | \$10.94 | \$8.27 | \$6.98 | \$6.25 | \$5.79 | \$5.49 |
| 6 | \$11.07 | \$8.40 | \$7.12 | \$6.40 | \$5.95 | \$5.65 |
| 6.25 | \$11.19 | \$8.53 | \$7.26 | \$6.55 | \$6.11 | \$5.82 |
| 6.5 | \$11.31 | \$8.66 | \$7.41 | \$6.70 | \$6.26 | \$5.98 |
| 6.75 | \$11.43 | \$8.80 | \$7.55 | \$6.85 | \$6.42 | \$6.15 |
| 7 | \$11.56 | \$8.93 | \$7.69 | \$7.00 | \$6.59 | \$6.32 |
| 7.25 | \$11.68 | \$9.07 | \$7.84 | \$7.16 | \$6.75 | \$6.49 |
| 7.5 | \$11.81 | \$9.21 | \$7.99 | \$7.32 | \$6.91 | \$6.66 |
| 7.75 | \$11.94 | \$9.34 | \$8.13 | \$7.47 | \$7.08 | \$6.83 |
| 8 | \$12.06 | \$9.48 | \$8.28 | \$7.63 | \$7.25 | \$7.01 |
| 8.25 | \$12.19 | \$9.62 | \$8.43 | \$7.79 | \$7.42 | \$7.18 |
| 8.5 | \$12.32 | \$9.76 | \$8.59 | \$7.95 | \$7.59 | \$7.36 |
| 8.75 | \$12.45 | \$9.90 | \$8.74 | \$8.12 | \$7.76 | \$7.54 |
| 9 | \$12.58 | \$10.05 | \$8.89 | \$8.28 | \$7.93 | \$7.72 |
| 9.25 | \$12.71 | \$10.19 | \$9.05 | \$8.44 | \$8.10 | \$7.90 |
| 9.5 | \$12.84 | \$10.33 | \$9.20 | \$8.61 | \$8.28 | \$8.08 |
| 9.75 | \$12.97 | \$10.48 | \$9.36 | \$8.78 | \$8.45 | \$8.26 |
| 10 | \$13.10 | \$10.62 | \$9.52 | \$8.94 | \$8.63 | \$8.44 |



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*The CMHC Mortgage Payment Calculator is for general illustrative purposes only. Actual payment amount should be obtained from your lender. Neither CMHC nor any of its advisors shall have any liability for the accuracy of calculations.

** Assumes constant interest rate throughout amortization period.

For more homebuying tips, contact me or visit CMHC's interactive Step by Step Guide at www.cmhc.ca. CMHC is Canada's largest provider of mortgage loan insurance, helping Canadians buy a home with as little as five per cent down. Ask your mortgage professional about CMHC.



Everything you need to open new doors

