

# Mortgage Overpayment Calculator

\*\*\*ONLY CHANGE THE YELLOW FIELDS\*\*\*

## INPUTS (CHANGE YELLOW FIGURES)

|                               |          |
|-------------------------------|----------|
| Property price                |          |
| % of deposit                  |          |
| Loan principal amount         | £250,000 |
| Annual interest rate          | 2.980%   |
| Mortgage/Loan period in years | 35       |
| Base year of mortgage/loan    | 2020     |
| Base month of mortgage/loan   | January  |

## Key Figures (OUTPUTS)

|                                 |          |
|---------------------------------|----------|
| Annual loan payments            | £11,512  |
| Monthly payments implied        | £959     |
| Interest in first calendar year | £7,394   |
| Interest over term of loan      | £150,234 |
| Sum of all payments             | £400,234 |

| ACTUAL Mortgage payment | Extra-monthly payment required | Total Mortgage per month |
|-------------------------|--------------------------------|--------------------------|
|                         | 959                            | 959                      |
| 0                       | 11,512                         | 11,512                   |

## Payments in First 12 Months

| Year | Month | Start Balance | Payment | Principal/Capital | Interest | Cumulative Principal | Cumulative Interest | End Balance |
|------|-------|---------------|---------|-------------------|----------|----------------------|---------------------|-------------|
| 2020 | Jan   | £250,000      | £959    | £339              | £621     | £339                 | £621                | £249,661    |
|      | Feb   | £249,661      | £959    | £339              | £620     | £678                 | £1,241              | £249,322    |
|      | Mar   | £249,322      | £959    | £340              | £619     | £1,018               | £1,860              | £248,982    |
|      | Apr   | £248,982      | £959    | £341              | £618     | £1,359               | £2,478              | £248,641    |
|      | May   | £248,641      | £959    | £342              | £617     | £1,701               | £3,096              | £248,299    |
|      | Jun   | £248,299      | £959    | £343              | £617     | £2,044               | £3,712              | £247,956    |
|      | Jul   | £247,956      | £959    | £344              | £616     | £2,387               | £4,328              | £247,613    |
|      | Aug   | £247,613      | £959    | £344              | £615     | £2,732               | £4,943              | £247,268    |
|      | Sep   | £247,268      | £959    | £345              | £614     | £3,077               | £5,557              | £246,923    |
|      | Oct   | £246,923      | £959    | £346              | £613     | £3,423               | £6,170              | £246,577    |
|      | Nov   | £246,577      | £959    | £347              | £612     | £3,770               | £6,783              | £246,230    |
|      | Dec   | £246,230      | £959    | £348              | £611     | £4,118               | £7,394              | £245,882    |

Mortgage Overpayment

# Mortgage Balance Calculator Uk

**Xiang Xie**



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