



MORTGAGE PAYMENT CALCULATOR

CMHC Mortgage Loan Insurance offers housing finance solutions that can help you buy a home with a minimum down payment of 5%, 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†
2	\$9.20	\$6.43	\$5.05	\$4.23	\$3.69	\$3.31
2.25	\$9.31	\$6.55	\$5.17	\$4.36	\$3.82	\$3.44
2.5	\$9.42	\$6.66	\$5.29	\$4.48	\$3.94	\$3.57
2.75	\$9.53	\$6.78	\$5.41	\$4.61	\$4.07	\$3.70
3	\$9.65	\$6.90	\$5.54	\$4.73	\$4.21	\$3.84
3.25	\$9.76	\$7.02	\$5.66	\$4.86	\$4.34	\$3.98
3.5	\$9.88	\$7.14	\$5.79	\$4.99	\$4.48	\$4.12
3.75	\$9.99	\$7.26	\$5.91	\$5.13	\$4.61	\$4.26
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



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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.

† The amortization cannot exceed 30 years for mortgage loan-to-value ratios > 80%.

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 a minimum down payment of 5%. Ask your mortgage professional about CMHC.

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