



Randy L. Prothero
 Broker-in-Charge
 ABR, AHWD, CRB, CRS, e-PRO, GRI, MRP, SFR
Cell: (808) 384-5645
 Office: (808) 200-3677
 Homes@HawaiiRandy.com
 www.HawaiiRandy.com



Rent payments Versus Mortgage P&I Payments

| If the Monthly Rent is | You're paying the following in RENT | | | | | | | | |
|------------------------|--|----------|-----------|-----------|-----------|-----------|-----------|-------------|-------------|
| | 1 Year | 2 Year | 3 Year | 5 Year | 10 year | 15 year | 20 year | 25 Year | 30 year |
| \$1,000 | \$12,000 | \$24,000 | \$36,000 | \$60,000 | \$120,000 | \$180,000 | \$240,000 | \$300,000 | \$360,000 |
| \$1,200 | \$14,400 | \$28,800 | \$43,300 | \$72,000 | \$144,000 | \$216,000 | \$288,000 | \$360,000 | \$432,000 |
| \$1,400 | \$16,800 | \$33,600 | \$50,400 | \$84,000 | \$168,000 | \$252,000 | \$336,000 | \$420,000 | \$504,000 |
| \$1,600 | \$19,200 | \$38,400 | \$57,600 | \$96,000 | \$192,000 | \$288,000 | \$384,000 | \$480,000 | \$576,000 |
| \$1,800 | \$21,600 | \$43,200 | \$64,800 | \$108,000 | \$216,000 | \$324,000 | \$432,000 | \$540,000 | \$648,000 |
| \$2,000 | \$24,000 | \$48,000 | \$72,000 | \$120,000 | \$240,000 | \$360,000 | \$480,000 | \$600,000 | \$720,000 |
| \$2,500 | \$30,000 | \$60,000 | \$90,000 | \$150,000 | \$300,000 | \$450,000 | \$600,000 | \$750,000 | \$900,000 |
| \$3,000 | \$36,000 | \$72,000 | \$108,000 | \$180,000 | \$360,000 | \$540,000 | \$720,000 | \$900,000 | \$1,080,000 |
| \$3,500 | \$42,000 | \$84,000 | \$126,000 | \$210,000 | \$420,000 | \$630,000 | \$840,000 | \$1,050,000 | \$1,260,000 |
| \$4,000 | \$48,000 | \$96,000 | \$144,000 | \$240,000 | \$480,000 | \$720,000 | \$960,000 | \$1,200,000 | \$1,440,000 |

Monthly Payments of Principal and Interest Only- 30 year Term

| Interest Rate | Mortgage Loan Amount | | | | | | | | | |
|---------------|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$350,000 | \$400,000 | \$500,000 | \$600,000 | \$700,000 | \$800,000 |
| 3.00 | \$632.41 | \$843.21 | \$1054.01 | \$1264.81 | \$1475.61 | \$1686.42 | \$2108.02 | \$2529.62 | \$2951.23 | \$2951.23 |
| 3.25 | \$652.81 | \$870.41 | \$1088.02 | \$1305.62 | \$1523.22 | \$1740.83 | \$2176.03 | \$2611.24 | \$3046.44 | \$3046.44 |
| 3.50 | \$673.57 | \$898.09 | \$1122.61 | \$1347.13 | \$1571.66 | \$1796.18 | \$2245.22 | \$2694.27 | \$3143.31 | \$3143.31 |
| 3.75 | \$694.67 | \$926.23 | \$1157.79 | \$1389.35 | \$1620.90 | \$1852.46 | \$2315.58 | \$2778.69 | \$3241.81 | \$3241.81 |
| 4.00 | \$716.12 | \$954.83 | \$1193.54 | \$1432.25 | \$1670.95 | \$1909.66 | \$2387.08 | \$2864.49 | \$3341.91 | \$3819.32 |
| 4.25 | \$737.91 | \$983.88 | \$1229.85 | \$1475.82 | \$1721.79 | \$1967.76 | \$2459.70 | \$2951.64 | \$3443.58 | \$3935.52 |
| 4.50 | \$760.03 | \$1013.37 | \$1266.71 | \$1520.06 | \$1773.40 | \$2026.74 | \$2533.43 | \$3040.11 | \$3546.80 | \$4053.48 |
| 4.75 | \$782.47 | \$1043.29 | \$1304.12 | \$1564.94 | \$1825.77 | \$2086.59 | \$2608.24 | \$3129.88 | \$3651.53 | \$4173.87 |
| 5.00 | \$805.23 | \$1073.64 | \$1342.05 | \$1610.46 | \$1878.88 | \$2147.29 | \$2684.11 | \$3220.92 | \$3757.76 | \$4294.58 |
| 5.25 | \$828.31 | \$1104.41 | \$1380.51 | \$1656.61 | \$1932.71 | \$2208.81 | \$2761.02 | \$3313.22 | \$3865.42 | \$4417.62 |
| 5.50 | \$851.68 | \$1135.58 | \$1419.47 | \$1703.37 | \$1987.26 | \$2271.16 | \$2838.95 | \$3406.74 | \$3974.52 | \$4542.32 |
| 5.75 | \$875.36 | \$1167.15 | \$1458.93 | \$1750.72 | \$2042.50 | \$2334.29 | \$2917.86 | \$3501.44 | \$4085.00 | \$4668.58 |
| 6.00 | \$899.33 | \$1199.10 | \$1498.88 | \$1798.65 | \$2098.43 | \$2398.20 | \$2997.75 | \$3597.30 | \$4196.86 | \$4796.40 |
| 6.25 | \$923.58 | \$1231.43 | \$1539.29 | \$1847.15 | \$2155.01 | \$2462.87 | \$3078.59 | \$3694.30 | \$4310.02 | \$4925.74 |
| 6.50 | \$948.10 | \$1264.14 | \$1580.17 | \$1896.20 | \$2212.24 | \$2528.27 | \$3160.34 | \$3792.40 | \$4424.48 | \$5056.54 |

Tips for New Home Buyers

- 1) Be sure to use a licensed agent who is also a member of the Board of Realtors. The services of a professional Real Estate agent are free to you. The seller pays all sales commissions.
- 2) When figuring the financial impact of purchasing a home, always consider the tax benefits.
- 3) You are not just buying property, you are buying lifestyle.