

Harp Financial Amortization Chart

Rate	Interest Only	10 Year	15 Year	20 Year	25 Year	30 Year	40 Year
1.000	0.08333	8.76041	5.98495	4.59894	3.76872	3.21640	2.52856
1.125	0.09375	8.81477	6.04008	4.65492	3.82558	3.27413	2.58808
1.250	0.10417	8.86935	6.09554	4.71134	3.88297	3.33252	2.64845
1.375	0.11458	8.92414	6.15132	4.76818	3.94090	3.39154	2.70967
1.500	0.12500	8.97915	6.20743	4.82545	3.99936	3.45120	2.77172
1.625	0.13542	9.03437	6.26386	4.88316	4.05836	3.51150	2.83462
1.750	0.14583	9.08982	6.32061	4.94129	4.11789	3.57243	2.89834
1.875	0.15625	9.14547	6.37769	4.99985	4.17795	3.63400	2.96289
2.000	0.16667	9.20135	6.43509	5.05883	4.23854	3.69619	3.02826
2.125	0.17708	9.25743	6.49281	5.11825	4.29966	3.75902	3.09444
2.250	0.18750	9.31374	6.55085	5.17808	4.36131	3.82246	3.16142
2.375	0.19792	9.37026	6.60921	5.23834	4.42348	3.88653	3.22921
2.500	0.20833	9.42699	6.66789	5.29903	4.48617	3.95121	3.29778
2.625	0.21875	9.48394	6.72689	5.36014	4.54938	4.01651	3.36714
2.750	0.22917	9.54110	6.78622	5.42166	4.61311	4.08241	3.43728
2.875	0.23958	9.59848	6.84586	5.48361	4.67735	4.14892	3.50818
3.000	0.25000	9.65607	6.90582	5.54598	4.74211	4.21604	3.57984
3.125	0.26042	9.71388	6.96609	5.60876	4.80738	4.28375	3.65226
3.250	0.27083	9.77190	7.02669	5.67196	4.87316	4.35206	3.72541
3.375	0.28125	9.83014	7.08760	5.73557	4.93945	4.42096	3.79930
3.500	0.29167	9.88859	7.14883	5.79960	5.00624	4.49045	3.87391
3.625	0.30208	9.94725	7.21037	5.86404	5.07352	4.56051	3.94923
3.750	0.31250	10.00612	7.27222	5.92888	5.14131	4.63116	4.02526
3.875	0.32292	10.06521	7.33440	5.99414	5.20959	4.70237	4.10198
4.000	0.33333	10.12451	7.39688	6.05980	5.27837	4.77415	4.17938
4.125	0.34375	10.18403	7.45968	6.12587	5.34763	4.84650	4.25746
4.250	0.35417	10.24375	7.52278	6.19234	5.41738	4.91940	4.33620
4.375	0.36458	10.30369	7.58620	6.25922	5.48761	4.99285	4.41559
4.500	0.37500	10.36384	7.64993	6.32649	5.55832	5.06685	4.49563
4.625	0.38542	10.42420	7.71397	6.39417	5.62951	5.14140	4.57629
4.750	0.39583	10.48477	7.77832	6.46224	5.70117	5.21647	4.65758
4.875	0.40625	10.54556	7.84297	6.53070	5.77330	5.29208	4.73947
5.000	0.41667	10.60655	7.90794	6.59956	5.84590	5.36822	4.82197
5.125	0.42708	10.66776	7.97320	6.66881	5.91896	5.44487	4.90505
5.250	0.43750	10.72917	8.03878	6.73844	5.99248	5.52204	4.98870
5.375	0.44792	10.79079	8.10465	6.80847	6.06645	5.59971	5.07293
5.500	0.45833	10.85263	8.17083	6.87887	6.14087	5.67789	5.15770
5.625	0.46875	10.91467	8.23732	6.94966	6.21575	5.75656	5.24302
5.750	0.47917	10.97692	8.30410	7.02084	6.29106	5.83573	5.32888
5.875	0.48958	11.03938	8.37118	7.09238	6.36682	5.91538	5.41525
6.000	0.50000	11.10205	8.43857	7.16431	6.44301	5.99551	5.50214
6.125	0.51042	11.16493	8.50625	7.23661	6.51964	6.07611	5.58952
6.250	0.52083	11.22801	8.57423	7.30928	6.59669	6.15717	5.67740
6.375	0.53125	11.29130	8.64250	7.38232	6.67417	6.23870	5.76575
6.500	0.54167	11.35480	8.71107	7.45573	6.75207	6.32068	5.85457
6.625	0.55208	11.41850	8.77994	7.52950	6.83039	6.40311	5.94385
6.750	0.56250	11.48241	8.84909	7.60364	6.90912	6.48598	6.03357
6.875	0.57292	11.54653	8.91854	7.67814	6.98825	6.56929	6.12373
7.000	0.58333	11.61085	8.98828	7.75299	7.06779	6.65302	6.21431
7.125	0.59375	11.67537	9.05831	7.82820	7.14773	6.73719	6.30531
7.250	0.60417	11.74010	9.12863	7.90376	7.22807	6.82176	6.39672
7.375	0.61458	11.80504	9.19923	7.97967	7.30880	6.90675	6.48852
7.500	0.62500	8.65234	5.87565	4.48828	3.65663	3.10285	2.41208
7.625	0.63542	11.93552	9.34130	8.13254	7.47141	7.07794	6.67327
7.750	0.64583	12.00106	9.41276	8.20949	7.55329	7.16412	6.76620
7.875	0.65625	12.06681	9.48450	8.28677	7.63554	7.25069	6.85948

Find the number at the intersection of the interest rate and length of years for the loan. Multiply the loan amount by the number above; it's called a payment factor. Divide by 1000. That's it! You have figured out the new monthly-amortized payment for the loan. The accuracy and applicability of this amortization chart is not guaranteed. Verify the monthly payment prior to signing any contract.