

Rick Tannenbaum
Licensed Real Estate Salesperson



HOULIHAN LAWRENCE
COMMERCIAL

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Constant Annual Percent / Loan Amortization Schedules

Years	10	15	20	25	30	35	40	Years
Rate								Rate
2.000%	11.042%	7.722%	6.071%	5.086%	4.435%	3.975%	3.634%	2.000%
2.125%	11.109%	7.791%	6.142%	5.160%	4.511%	4.053%	3.713%	2.125%
2.250%	11.176%	7.861%	6.214%	5.234%	4.587%	4.131%	3.794%	2.250%
2.375%	11.244%	7.931%	6.286%	5.308%	4.664%	4.210%	3.875%	2.375%
2.500%	11.312%	8.001%	6.359%	5.383%	4.741%	4.290%	3.957%	2.500%
2.625%	11.381%	8.072%	6.432%	5.459%	4.820%	4.371%	4.041%	2.625%
2.750%	11.449%	8.143%	6.506%	5.536%	4.899%	4.452%	4.125%	2.750%
2.875%	11.518%	8.215%	6.580%	5.613%	4.979%	4.535%	4.210%	2.875%
3.000%	11.587%	8.287%	6.655%	5.691%	5.059%	4.618%	4.296%	3.000%
3.125%	11.657%	8.359%	6.731%	5.769%	5.141%	4.702%	4.383%	3.125%
3.250%	11.726%	8.432%	6.806%	5.848%	5.222%	4.787%	4.470%	3.250%
3.375%	11.796%	8.505%	6.883%	5.927%	5.305%	4.873%	4.559%	3.375%
3.500%	11.866%	8.579%	6.960%	6.007%	5.389%	4.959%	4.649%	3.500%
3.625%	11.937%	8.652%	7.037%	6.088%	5.473%	5.047%	4.739%	3.625%
3.750%	12.007%	8.727%	7.115%	6.170%	5.557%	5.135%	4.830%	3.750%
3.875%	12.078%	8.801%	7.193%	6.252%	5.643%	5.224%	4.922%	3.875%
4.000%	12.149%	8.876%	7.272%	6.334%	5.729%	5.313%	5.015%	4.000%
4.125%	12.221%	8.952%	7.351%	6.417%	5.816%	5.404%	5.109%	4.125%
4.250%	12.293%	9.027%	7.431%	6.501%	5.903%	5.495%	5.203%	4.250%
4.375%	12.364%	9.103%	7.511%	6.585%	5.991%	5.587%	5.299%	4.375%
4.500%	12.437%	9.180%	7.592%	6.670%	6.080%	5.679%	5.395%	4.500%
4.625%	12.509%	9.257%	7.673%	6.755%	6.170%	5.772%	5.492%	4.625%
4.750%	12.582%	9.334%	7.755%	6.841%	6.260%	5.866%	5.589%	4.750%
4.875%	12.655%	9.412%	7.837%	6.928%	6.350%	5.961%	5.687%	4.875%
5.000%	12.728%	9.490%	7.919%	7.015%	6.442%	6.056%	5.786%	5.000%
5.125%	12.801%	9.568%	8.003%	7.103%	6.534%	6.152%	5.886%	5.125%
5.250%	12.875%	9.647%	8.086%	7.191%	6.626%	6.249%	5.986%	5.250%
5.375%	12.949%	9.726%	8.170%	7.280%	6.720%	6.346%	6.088%	5.375%
5.500%	13.023%	9.805%	8.255%	7.369%	6.813%	6.444%	6.189%	5.500%
5.625%	13.098%	9.885%	8.340%	7.459%	6.908%	6.543%	6.292%	5.625%
5.750%	13.172%	9.965%	8.425%	7.549%	7.003%	6.642%	6.395%	5.750%
5.875%	13.247%	10.045%	8.511%	7.640%	7.098%	6.742%	6.498%	5.875%
6.000%	13.322%	10.126%	8.597%	7.732%	7.195%	6.842%	6.603%	6.000%
6.125%	13.398%	10.207%	8.684%	7.824%	7.291%	6.943%	6.707%	6.125%
6.250%	13.474%	10.289%	8.771%	7.916%	7.389%	7.045%	6.813%	6.250%
6.375%	13.550%	10.371%	8.859%	8.009%	7.486%	7.147%	6.919%	6.375%
6.500%	13.626%	10.453%	8.947%	8.102%	7.585%	7.250%	7.025%	6.500%
6.625%	13.702%	10.536%	9.035%	8.196%	7.684%	7.353%	7.133%	6.625%
6.750%	13.779%	10.619%	9.124%	8.291%	7.783%	7.457%	7.240%	6.750%
6.875%	13.856%	10.702%	9.214%	8.386%	7.883%	7.561%	7.348%	6.875%
Rate								Rate
Years	10	15	20	25	30	35	40	Years

Constant Annual Percent / Loan Amortization Schedules

Years	10	15	20	25	30	35	40	Years
Rate								Rate
7.000%	13.933%	10.786%	9.304%	8.481%	7.984%	7.666%	7.457%	7.000%
7.125%	14.010%	10.870%	9.394%	8.577%	8.085%	7.772%	7.566%	7.125%
7.250%	14.088%	10.954%	9.485%	8.674%	8.186%	7.878%	7.676%	7.250%
7.375%	14.166%	11.039%	9.576%	8.771%	8.288%	7.984%	7.786%	7.375%
7.500%	14.244%	11.124%	9.667%	8.868%	8.391%	8.091%	7.897%	7.500%
7.625%	14.323%	11.210%	9.759%	8.966%	8.494%	8.198%	8.008%	7.625%
7.750%	14.401%	11.295%	9.851%	9.064%	8.597%	8.306%	8.119%	7.750%
7.875%	14.480%	11.381%	9.944%	9.163%	8.701%	8.414%	8.231%	7.875%
8.000%	14.559%	11.468%	10.037%	9.262%	8.805%	8.523%	8.344%	8.000%
8.125%	14.639%	11.555%	10.131%	9.361%	8.910%	8.632%	8.457%	8.125%
8.250%	14.718%	11.642%	10.225%	9.461%	9.015%	8.742%	8.570%	8.250%
8.375%	14.798%	11.729%	10.319%	9.562%	9.121%	8.852%	8.683%	8.375%
8.500%	14.878%	11.817%	10.414%	9.663%	9.227%	8.962%	8.797%	8.500%
8.625%	14.959%	11.905%	10.509%	9.764%	9.333%	9.073%	8.911%	8.625%
8.750%	15.039%	11.993%	10.605%	9.866%	9.440%	9.184%	9.026%	8.750%
8.875%	15.120%	12.082%	10.700%	9.968%	9.548%	9.296%	9.141%	8.875%
9.000%	15.201%	12.171%	10.797%	10.070%	9.655%	9.408%	9.256%	9.000%
9.125%	15.282%	12.261%	10.893%	10.173%	9.764%	9.520%	9.372%	9.125%
9.250%	15.364%	12.350%	10.990%	10.277%	9.872%	9.633%	9.488%	9.250%
9.375%	15.446%	12.440%	11.088%	10.380%	9.981%	9.746%	9.604%	9.375%
9.500%	15.528%	12.531%	11.186%	10.484%	10.090%	9.859%	9.721%	9.500%
9.625%	15.610%	12.621%	11.284%	10.589%	10.200%	9.973%	9.838%	9.625%
9.750%	15.692%	12.712%	11.382%	10.694%	10.310%	10.087%	9.955%	9.750%
9.875%	15.775%	12.804%	11.481%	10.799%	10.420%	10.201%	10.072%	9.875%
10.000%	15.858%	12.895%	11.580%	10.904%	10.531%	10.316%	10.190%	10.000%
10.125%	15.941%	12.987%	11.680%	11.010%	10.642%	10.431%	10.308%	10.125%
10.250%	16.025%	13.079%	11.780%	11.117%	10.753%	10.546%	10.426%	10.250%
10.375%	16.108%	13.172%	11.880%	11.223%	10.865%	10.662%	10.544%	10.375%
10.500%	16.192%	13.265%	11.981%	11.330%	10.977%	10.778%	10.663%	10.500%
10.625%	16.276%	13.358%	12.081%	11.437%	11.089%	10.894%	10.782%	10.625%
10.750%	16.361%	13.451%	12.183%	11.545%	11.202%	11.010%	10.901%	10.750%
10.875%	16.445%	13.545%	12.284%	11.653%	11.315%	11.127%	11.020%	10.875%
11.000%	16.530%	13.639%	12.386%	11.761%	11.428%	11.243%	11.140%	11.000%
11.125%	16.615%	13.734%	12.489%	11.870%	11.541%	11.361%	11.259%	11.125%
11.250%	16.700%	13.828%	12.591%	11.979%	11.655%	11.478%	11.379%	11.250%
11.375%	16.786%	13.923%	12.694%	12.088%	11.769%	11.595%	11.499%	11.375%
11.500%	16.871%	14.018%	12.797%	12.198%	11.883%	11.713%	11.619%	11.500%
11.625%	16.957%	14.114%	12.901%	12.307%	11.998%	11.831%	11.740%	11.625%
11.750%	17.044%	14.210%	13.004%	12.418%	12.113%	11.950%	11.860%	11.750%
11.875%	17.130%	14.306%	13.109%	12.528%	12.228%	12.068%	11.981%	11.875%
Rate								Rate
Years	10	15	20	25	30	35	40	Years

Interest rate on vertical axis. Loan amortization period on horizontal axis. Table shows annual loan constant percent for a loan with monthly level debt service loan payments.

Example: \$1,000,000 loan, 6% interest rate, 30 year amortization results in a monthly payment of \$5,995.83 (\$1,000,000 x 7.195% / 12 = \$5,995.83)