

Your Full Monthly Payment

Look beyond the principal and interest.

Understand the mortgage payment and the costs that sit outside it.



Mortgage Payment



Principal:
repayment of the loan.



Interest:
the cost of borrowing.



Taxes and insurance
may be escrowed.



Mortgage insurance
may also apply.



Outside the Mortgage



HOA dues,
if applicable.



Utilities and
internet.



Routine maintenance
and repair savings.



Insurance or taxes
paid separately if not
escrowed.



Questions to Ask



What is included
in this quote?



Does it include current
tax and insurance
estimates?



When do any temporary
payment discounts end?



Could taxes, insurance
or an adjustable rate
change?



Tange's Tip

A comfortable payment leaves room for the rest of your life. Compare the full cost, not just the advertised payment.

Let's find a budget that fits.

Schedule a Conversation →



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HELPING PEOPLE FIND THEIR PLACE IN THE WORLD.

SCAN TO SCHEDULE A CALL

