



Construction Loan Comparison Spreadsheet Calculator Tool - Find the Best Construction Loan and Long Term Mortgage

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Overall Parameters of Loan

	A	B	C	D	E	F	G
1	Overall Parameters of Loan						
2	Loan Amount	\$150,000.00		For great information on Construction Loans, see https://wisefinish.com/			
3	Tax Bracket	25.00%					
4							
5	Name	CU 30	CU 20	CU 15 + 1%	CU 15	Bank 15	Bank 30
6	Construction Loan						
7	Construction Loan Duration (Months)	12	12	12	12	12	12
8	Construction Loan Interest Rate	4.250%	4.250%	4.250%	4.250%	3.496%	3.496%
9	Construction Loan Origination & Fees	\$750.00	\$750.00	\$750.00	\$750.00	\$2,500.00	\$2,500.00
10	Construction Loan Interest Payments (Estimated)	\$3,187.50	\$3,187.50	\$3,187.50	\$3,187.50	\$2,622.00	\$2,622.00
11	Construction Loan Average Interest Payment (Estimated)	\$265.63	\$265.63	\$265.63	\$265.63	\$218.50	\$218.50
12	Construction Loan Total Cost	\$3,140.63	\$3,140.63	\$3,140.63	\$3,140.63	\$4,466.50	\$4,466.50
13							
14	Long Term Mortgage Loan						
15	Long Term Mortgage Loan Length (Years)	30	20	15	15	15	30
16	Long Term Mortgage Loan Interest Rate	3.625%	3.375%	3.750%	2.750%	3.000%	4.000%
17	Long Term Mortgage Loan Origination & Fees	\$2,250.00	\$2,250.00	\$750.00	\$750.00	\$0.00	\$0.00
18	Long Term Mortgage Loan Interest	\$96,267.70	\$56,480.55	\$46,350.06	\$33,227.84	\$36,457.04	\$107,804.26
19	Long Term Mortgage Loan Monthly Payment	\$684.08	\$660.34	\$1,090.83	\$1,017.93	\$1,035.87	\$716.12
20	Long Term Mortgage Total Cost	\$97,955.20	\$58,168.05	\$46,912.56	\$33,790.34	\$36,457.04	\$107,804.26
21							
22	Full Cost - Construction + Long Term Loan	\$101,095.83	\$61,308.68	\$50,053.18	\$36,930.97	\$45,923.54	\$112,270.76
23	Total Amount To Be Paid (Full Cost + Loan Amount)	\$251,095.83	\$211,308.68	\$200,053.18	\$186,930.97	\$190,923.54	\$262,270.76
24	Long-term lock?	Yes	Yes	Yes	Yes	No	No
25							
26							



Construction Loan Interest Calculator

Lei Shi

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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