

# Math Formula Needed (Gautier, MS)



Location **Mississippi**  
<https://www.genclassifieds.com/x-696134-z>

I need a formula to calculate mortgage pay off balances. I need this formula to calculate payoff balances when additional principal is added to the mortgage payments. The additional principal varies each month. I cannot find an online mortgage calculator to do this effectively.

I either need someone to give me a formula, or I need a website address with a mortgage calculator that will handle this.

For example:

On a \$50,000 mortgage, the interest rate is 13.9% for 25 years. The monthly payment is \$598.06. Each month the person pays the monthly payment of \$598.06 plus some additional principal in random amounts ranging from \$10-\$150. These random additional principal payments go on every month for 5 years and the person calls and wants a payoff balance. How do I calculate an exact payoff balance?

As you know, every time a person pays additional principal, it changes the amortization schedule.

I can't find an online mortgage calculator or amortization calculator to do this. Bankrate is pretty good, but still not good enough.

I will pay for an answer, paypal or check.

I will pay \$75 for this.

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