

WINNING FORMS from KMT Software, Inc.

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Form Name: MORTGAGE REFINANCING

Using this Form: Use this form to analyze the opportunity of refinancing a mortgage. The form assumes that a new mortgage will be equal to the balance on the old mortgage. If not, use the amount of the new mortgage.

Entering Data: Enter all data in the unprotected cells of the form.

Printing this Form: Click the printer tool in the toolbar or choose Print from the File menu.

MORTGAGE REFINANCING

PERSONAL FACTS

Marginal Tax Rate
Resale Plan (Months)

MORTGAGE FACTS

Original Mortgage
Original Term (yrs.)
Current Mortgage Rate
Months Paid

New Mortgage Rate
New Term (yrs.)
Points

REFINANCING FACTS

Application
Title
Legal
Other
Points
Total Fees

ANALYSIS

	Current	Proposed
Mortgage Amount		
Mortgage Payment		
Months to Recover Refinancing Costs		#VALUE!
Mortgage Balance at Resale		
Principal Repaid to Resale	#VALUE!	#VALUE!
Total Payments to Resale	#VALUE!	#VALUE!
Total Interest to Resale	#VALUE!	#VALUE!
Tax Deduction on Interest	#VALUE!	#VALUE!
Tax Deduction for Points		#VALUE!
Net Interest Cost to Resale	#VALUE!	#VALUE!
Net Interest Savings (Cost)		#VALUE!
Interest Savings (Costs)		#VALUE!