

The Mortgage Calculator Debuts Free FHA Mortgage Calculator for Accurate, Real-Time Loan Payment Estimates

Interactive calculator models monthly FHA payments—including MIP, taxes & insurance—helping buyers compare scenarios in seconds.

MIAMI, FL, UNITED STATES, June 11, 2025 /EINPresswire.com/ -- [The Mortgage Calculator](#), a national tech-forward mortgage lender (NMLS#2377459), announced its enhanced [FHA Mortgage Calculator](#), an interactive tool that delivers instant, highly accurate estimates of monthly payments, closing costs and amortization schedules for Federal Housing Administration-backed loans.

THE MORTGAGE CALCULATOR

The Mortgage Calculator - Mortgage Lender with LIVE Mortgage Rates



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With FHA loans accounting for more than one-in-five purchase mortgages in 2024, the new calculator is designed to give first-time and repeat buyers the clarity they need to budget with confidence. Users simply enter basic property and borrower details, and the calculator automatically factors:

- Base loan amount and down-payment options as low as 3.5-percent
- Up-front and monthly mortgage insurance premiums (MIP)
- Estimated property taxes and homeowners insurance
- HOA dues, if applicable
- Current FHA mortgage rates pulled from The Mortgage Calculator's live pricing engine

Within seconds, borrowers see a full payment breakdown and can export a printable amortization schedule or jump directly into a secure online pre-approval.

"FHA mortgages remain one of the most affordable paths to homeownership. Our goal is to

remove guesswork by giving borrowers a data-rich snapshot of exactly what their payment will look like—before they ever fill out an application,” said Nicholas Hiersche, President of The Mortgage Calculator (NMLS #2377459).

Because the tool is integrated into the company’s proprietary pricing platform, numbers update dynamically as rates change throughout the day—something static spreadsheets and generic payment charts cannot match.

Why It Matters

Transparency: Side-by-side comparisons help borrowers choose the optimal combination of loan term, down payment and interest rate.

Speed: Real-time calculations reduce back-and-forth with loan officers, shortening the home-shopping timeline.

Education: Contextual FAQs explain key FHA rules—such as credit-score minimums and property standards—directly beside the results window.

Get Started

Homebuyers and real-estate professionals can try the calculator free of charge at the FHA Mortgage Calculator Page at <https://themortgagecalculator.com/Page/FHA-Mortgage-Calculator-Calculate-FHA-Loan-Payments>

From there, qualified users may [apply for FHA mortgage loans](#) and receive a personalized rate quote in minutes.

About The Mortgage Calculator

The Mortgage Calculator is a licensed Mortgage Lender (NMLS #2377459) that specializes in using technology to enable borrowers to access Conventional, FHA, VA, and USDA Programs, as well as thousands of Non-QM mortgage loan program variations using alternative income documentation!

Using The Mortgage Calculator proprietary technology, borrowers can instantly price and quote thousands of mortgage loan programs in just a few clicks. The Mortgage Calculator technology also enables borrowers to instantly complete a full loan application and upload documents to

PURCHASE A HOME WITH AS LITTLE AS 3.5% DOWN!



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Use FHA Loan Programs to Purchase a Home with as Little as 3.5% Down Payment

our AI powered software to get qualified in just minutes!

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