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Mortgages: when do you start paying more principal than interest?

Re: a loan with a standard structure (ie NOT interest only or some other 'exotic' structure).

So the early repayments are mostly interest, and the proportion of interest declines and the proportion of principal increases over time, right? At what point does the proportion of principal start to match or exceed the proportion of interest?

Obviously there are some variables (interest rate, length of loan, etc) but I'm looking for a ballpark figure. One third of the way through the life of the loan? Half way? Two thirds?

When you're half way through, that's when the interest goes down and the principal goes up. You can call your mortgage co and request an amortization that will show you the break down

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