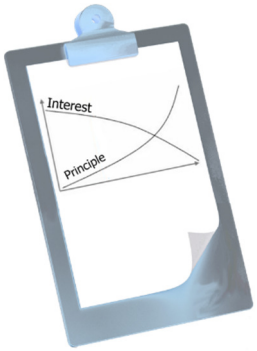
A $250,000 Mortgage over 30 years at 4.25% = 360 monthly payments of P&I @ $1,230

Simple Math:

360 payments x $1,230 **= $442,800**

$442,800 - $250,000 = **$192,800** total interest paid

Volume of Interest: (192,800 ÷ 250,000) x 100 = **77%**



A $250,000 Mortgage over 30 years at 4.25% = 360 monthly payments of P&I @ $1,230

If you move after 5 years or 60 payments of $1,230

$$\text{interest paid} = \left(\frac{\$50{,}810}{\$22{,}981} \right) \times 100 = \textbf{221 \% Interest by Volume}$$

A $250,000 Mortgage over 30 years at 4.25% = 360 monthly payments of P&I @ $1,230

Repeat every 5 years that's 6 times over the 30 years

$$\text{interest paid} = \left(\frac{\$304,861}{\$137,884}\right) \times 100 = \textbf{221 \% Interest by Volume}$$
$$\text{principle paid} =$$

You still **owe $112,116** on the mortgage