<!DOCTYPE html>

<html lang="en">

<head>

<meta charset="UTF-8">

<meta name="viewport" content="width=device-width, initial-scale=1.0">

<title>Mortgage Loan Calculator</title>

<script src="https://cdn.jsdelivr.net/npm/chart.js@4.4.4/dist/chart.umd.min.js"></script>

<style>

body {

font-family: Arial, sans-serif;

background-color: #f4f7fa;

margin: 0;

padding: 0;

}

.banner img {

width: 100%;

max-height: 180px;

object-fit: cover;

}

.container {

max-width: 600px;

background-color: #fff;

margin: 20px auto;

padding: 20px;

border-radius: 8px;

box-shadow: 0 2px 10px rgba(0,0,0,0.1);

}

h1 {

text-align: center;

margin-bottom: 20px;

color: #333;

}

.tabs {

display: flex;

justify-content: center;

gap: 10px;

margin-bottom: 20px;

flex-wrap: wrap;

}

.tabs button {

flex: 1;

padding: 10px;

background-color: #e0e0e0;

border: none;

border-radius: 5px;

cursor: pointer;

font-weight: bold;

color: #333;

min-width: 100px;

}

.tabs button.active {

background-color: #007bff;

color: #fff;

}

.tab-content {

display: none;

}

.tab-content.active {

display: block;

}

label {

display: block;

margin-top: 10px;

font-size: 0.95rem;

}

input, select {

width: 100%;

padding: 10px;

margin-top: 5px;

border-radius: 5px;

border: 1px solid #ccc;

font-size: 1rem;

}

input[type="checkbox"] {

width: auto;

}

.form-group {

margin-bottom: 15px;

}

.calculate-btn {

background-color: #28a745;

color: #fff;

border: none;

padding: 12px 20px;

width: 100%;

font-size: 1rem;

border-radius: 5px;

cursor: pointer;

margin-top: 20px;

}

.calculate-btn:hover {

background-color: #218838;

}

.chart-container {

margin-top: 20px;

max-width: 100%;

}

table {

width: 100%;

border-collapse: collapse;

margin-top: 15px;

}

th, td {

padding: 10px;

border: 1px solid #ccc;

text-align: left;

font-size: 0.9rem;

}

th {

background-color: #f2f2f2;

}

@media (max-width: 767px) {

.container {

margin: 10px;

padding: 15px;

}

.banner img {

max-height: 120px;

}

.tabs {

flex-direction: column;

}

.tabs button {

width: 100%;

margin-bottom: 5px;

}

th, td {

font-size: 0.8rem;

padding: 8px;

}

.chart-container {

max-width: 90%;

}

}

@media (min-width: 768px) and (max-width: 1023px) {

.container {

max-width: 90%;

}

.banner img {

max-height: 150px;

}

.tabs button {

min-width: 120px;

}

th, td {

font-size: 0.85rem;

}

.chart-container {

max-width: 80%;

}

}

@media (min-width: 1024px) {

.container {

max-width: 600px;

}

.chart-container {

max-width: 400px;

}

}

</style>

</head>

<body>

<div class="banner">

<img src="placeholder-bank-banner-soft-watercolor.jpg" alt="Bank Banner">

</div>

<div class="container">

<h1>Mortgage Loan Calculator</h1>

<div class="tabs">

<button class="active" onclick="switchTab(event, 'inputs')">Inputs</button>

<button onclick="switchTab(event, 'eligibility')">Loan Eligibility</button>

<button onclick="switchTab(event, 'tenure')">Tenure & Interest</button>

</div>

<div id="inputs" class="tab-content active">

<div class="form-group">

<label for="purchasePrice">Purchase Price (JMD)</label>

<input type="number" id="purchasePrice" value="40000000">

</div>

<div class="form-group">

<label for="marketValue">Market Value (JMD)</label>

<input type="number" id="marketValue" value="42000000">

</div>

<div class="form-group">

<label for="nhtApplicants">NHT Applicants</label>

<input type="number" id="nhtApplicants" value="1" min="1" max="3">

</div>

<div class="form-group">

<label><input type="checkbox" id="nhtBenefit" checked> Apply NHT Benefit</label>

</div>

<div class="form-group">

<label for="nhtRate">NHT Rate (%)</label>

<input type="number" id="nhtRate" value="3" min="0" max="100">

</div>

<div class="form-group">

<label><input type="checkbox" id="gkHoapBenefit" checked> Apply GK HOAP Benefit</label>

</div>

<div class="form-group">

<label for="gkEmployee">GK Employee Status</label>

<select id="gkEmployee">

<option>No</option>

<option>Yes</option>

</select>

</div>

<div class="form-group">

<label for="gkEmpType">GK Employee Type</label>

<select id="gkEmpType">

<option>Permanent</option>

<option>Continuous Contract</option>

</select>

</div>

<div class="form-group">

<label for="gkContract">GK Contract Years</label>

<select id="gkContract">

<option>Between 2 to 5 (I including 2)</option>

<option>More than or equal to 5</option>

</select>

</div>

<div class="form-group">

<label for="currentAge">Current Age</label>

<input type="number" id="currentAge" value="40" min="18" max="65">

</div>

<button class="calculate-btn" onclick="calculateLoan()">Calculate</button>

</div>

<div id="eligibility" class="tab-content">

<p><strong>Loan Eligibility Breakdown</strong></p>

<table id="eligibilityTable"></table>

<div class="chart-container">

<canvas id="loanChart"></canvas>

</div>

</div>

<div id="tenure" class="tab-content">

<p><strong>Monthly Payment Breakdown</strong></p>

<table id="paymentTable"></table>

<div class="chart-container">

<canvas id="paymentChart"></canvas>

</div>

</div>

</div>

<script>

let loanChart, paymentChart;

function switchTab(evt, tabId) {

document.querySelectorAll('.tab-content').forEach(tab => tab.classList.remove('active'));

document.querySelectorAll('.tabs button').forEach(btn => btn.classList.remove('active'));

document.getElementById(tabId).classList.add('active');

evt.target.classList.add('active');

}

function pmt(rate, nper, pv) {

return rate === 0 ? pv / nper : (pv \* rate) / (1 - Math.pow(1 + rate, -nper));

}

function formatCurrency(value) {

return value.toLocaleString('en-JM', { style: 'currency', currency: 'JMD' });

}

function calculateLoan() {

const purchasePrice = parseFloat(document.getElementById('purchasePrice').value);

const marketValue = parseFloat(document.getElementById('marketValue').value);

const nhtApplicants = parseInt(document.getElementById('nhtApplicants').value);

const nhtBenefit = document.getElementById('nhtBenefit').checked;

const gkEmployee = document.getElementById('gkEmployee').value === 'Yes';

const gkHoapBenefit = document.getElementById('gkHoapBenefit').checked;

const gkEmpType = document.getElementById('gkEmpType').value;

const gkContract = document.getElementById('gkContract').value;

const currentAge = parseInt(document.getElementById('currentAge').value);

const nhtRate = parseFloat(document.getElementById('nhtRate').value) / 100;

const ltvBase = Math.min(purchasePrice, marketValue);

const loanNeeded = purchasePrice;

let nhtPortion = 0;

if (nhtBenefit) {

if (nhtApplicants === 1) nhtPortion = ltvBase < 14000000 ? 8500000 : 9000000;

else if (nhtApplicants === 2) nhtPortion = 17000000;

else if (nhtApplicants === 3) nhtPortion = 23000000;

nhtPortion \*= 0.95;

}

let gkHoapMaxElig = 0;

if (gkHoapBenefit && gkEmployee) {

gkHoapMaxElig = gkEmpType === 'Permanent'

? 15000000

: gkContract.includes('5') ? 15000000 : 7500000;

}

const gkHoapPortion = Math.max(0, Math.min(gkHoapMaxElig, loanNeeded - nhtPortion) \* 0.95);

const fgbLoan = Math.max(0, (loanNeeded - nhtPortion - gkHoapPortion) \* 0.9);

const totalLTV = nhtPortion + gkHoapPortion + fgbLoan;

const downAmt = loanNeeded - totalLTV;

const ltvPercent = ltvBase > 0 ? (((totalLTV / ltvBase) \* 100) \* 0.9).toFixed(2) : 0;

const downPcnt = (100 - ltvPercent).toFixed(2);

const nhtTenure = Math.max(65 - currentAge, 1);

const gkTenure = Math.max(60 - currentAge, 1);

const fgbTenure = Math.max(65 - currentAge, 1);

const nhtPay = pmt(nhtRate / 12, nhtTenure \* 12, nhtPortion + (32500 \* nhtApplicants));

const gkPay = pmt(0.06 / 12, gkTenure \* 12, gkHoapPortion);

const fgbPay = pmt(0.095 / 12, fgbTenure \* 12, fgbLoan);

document.getElementById('eligibilityTable').innerHTML = `

<tr><th>Component</th><th>Amount (JMD)</th></tr>

<tr><td>NHT Portion</td><td>${formatCurrency(nhtPortion)}</td></tr>

<tr><td>GK HOAP Portion</td><td>${formatCurrency(gkHoapPortion)}</td></tr>

<tr><td>FGB Loan</td><td>${formatCurrency(fgbLoan)}</td></tr>

<tr><td>Total LTV Amount</td><td>${formatCurrency(totalLTV)}</td></tr>

<tr><td>Down Payment</td><td>${formatCurrency(downAmt)}</td></tr>

<tr><td>LTV(%)</td><td>${ltvPercent}%</td></tr>

<tr><td>Down Payment (%)</td><td>${downPcnt}%</td></tr>`;

document.getElementById('paymentTable').innerHTML = `

<tr><th>Product</th><th>Tenure (Years)</th><th>Interest (%)</th><th>Monthly Payment (JMD)</th></tr>

<tr><td>NHT</td><td>${nhtTenure}</td><td>${(nhtRate \* 100).toFixed(2)}</td><td>${formatCurrency(nhtPay)}</td></tr>

<tr><td>GK HOAP</td><td>${gkTenure}</td><td>6.00</td><td>${formatCurrency(gkPay)}</td></tr>

<tr><td>FGB</td><td>${fgbTenure}</td><td>9.50</td><td>${formatCurrency(fgbPay)}</td></tr>

<tr><th>Total</th><td></td><td></td><th>${formatCurrency(nhtPay + gkPay + fgbPay)}</th></tr>`;

if (loanChart && typeof loanChart.destroy === 'function') loanChart.destroy();

loanChart = new Chart(document.getElementById('loanChart'), {

type: 'pie',

data: {

labels: ['NHT Portion', 'GK HOAP Portion', 'FGB Loan', 'Down Payment'],

datasets: [{

data: [nhtPortion, gkHoapPortion, fgbLoan, downAmt],

backgroundColor: ['#36A2EB', '#FF6384', '#FFCE56', '#4BC0C0']

}]

},

options: { plugins: { title: { display: true, text: 'Loan Breakdown' } } }

});

if (paymentChart && typeof paymentChart.destroy === 'function') paymentChart.destroy();

paymentChart = new Chart(document.getElementById('paymentChart'), {

type: 'pie',

data: {

labels: ['NHT Payment', 'GK HOAP Payment', 'FGB Payment'],

datasets: [{

data: [nhtPay, gkPay, fgbPay],

backgroundColor: ['#66BB6A', '#AB47BC', '#FFCA28']

}]

},

options: { plugins: { title: { display: true, text: 'Monthly Payment Breakdown' } } }

});

switchTab({ target: document.querySelector('.tabs button:nth-child(2)') }, 'eligibility');

}

</script>

</body>

</html>