Date :  28-Feb-24

**MORTGAGE CALCULATOR API (1.0.0)**

# **Overview**

* The Mortgage Calculator API provides detailed mortgage and other home financing payment information. It uses the standard mortgage calculation formulas to calculate interest and monthly/annual payments.

## Use case.

* You can use this Mortgage Calculator API adaptor for Websites that list properties for sale or rent can integrate the Mortgage Calculator API to provide visitors with an easy way to estimate their potential mortgage payments.

# **Getting Started**

## Prerequisites

Before you start using the Mortgage Calculator API data adapter, ensure you have the following:

* [HCL Foundry](https://manage.hclvoltmx.com/)
* Volt MX Iris
* An account with [Api Ninjas](https://api-ninjas.com/) and API Key

## Platforms Supported

### Mobile

#### iOS

#### Android

### Tablets

### PWA

## Importing the adapter

  To import the Data Adapter to Volt Foundry, do the following:

1. Sign in to the  [HCL Foundry](https://manage.hclvoltmx.com/).
2. From the left navigation menu, select **API Management**.
3. In **API Management**, select **Custom Data Adapters**.  
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4. Click **IMPORT** to import a custom data adapter.  
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5. On the Import Data Adapter dialog box, click browse to import.  
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6. Select  data adapter zip file and click **IMPORT**.

After importing the Mortgage Calculator API data adapter, Volt Foundry opens a window that shows the metadata of the data adapter.

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After you import the data adapter, you can view it on the Custom Data Adapters page and use it to create services on VoltMX Foundry.

[**Creating an Integration service**](javascript:void(0);)

Follow the given steps to create an Integration service using the Mortgage Calculator API Data Adapter.

1. Sign in to the [HCL Foundry](https://manage.hclvoltmx.com/).
2. From the left navigation menu, select **API Management**.
3. In **API Management**, select **Integration**.

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1. To create a new service, click the **+** button or the **CONFIGURE NEW** button.

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1. On the Service Definition tab, select the service type as Mortgage Calculator API , and click **SAVE**.

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[**Creating and Executing operations**](javascript:void(0);)



After you create an integration service, you can create and execute operations using the service.

#### **Creating an operation**

* In **the API Management/Foundry app you created**, in the **Integration** section, select the service that you created.
* After you select the service, navigate to the **Operation List** tab.  
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* From the drop-down list, select an operation that you want to execute, and click **ADD OPERATION**.

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#### **Executing an Operation**

* From the **Operations List** tab, in the **Configured Operations** section, select the operation you want to execute and click on ADD OPERATION button.

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* On the Operation Page, in the Request Input tab, enter a TEST VALUE for all the fields.

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* Select a run-time environment and click **Save and Fetch Response** to get a response based on your inputs.

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## [Publishing your application](javascript:void(0);)

If you want to use the services in client applications, you need to publish an app to a run-time environment. You can create the service (as described above) in an application or import the service into an application and publish the application.

# **References**

**Base url :** https://api.api-ninjas.com

## **Endpoint Documentation**

| **Endpoints** | **Input params-Type** | **Description** |
| --- | --- | --- |
| /v1/mortgagecalculator | BODY PARAMETERS:  Either loan\_amount or (home\_value + downpayment) must be set.   * loan\_amount * home\_value * downpayment * interest\_rate * duration\_years * monthly\_hoa * annual\_property\_tax * annual\_home\_insurance   HEADERS:   * **X-Api-Key** | Returns monthly payment, annual payment and interest rate informations based on give mortgage parameters.  **loan\_amount -** principle loan amount.  **home\_value** - total value of the home or asset. Must be greater than downpayment.  **downpayment** - downpayment on the home or asset. Cannot exceed home\_value.  **interest\_rate** (required) - annual interest rate (in %). For example, a 3.5% interest rate would be 3.5. Cannot exceed 10000.  **duration\_years** (optional) - duration of the loan in years. Must be between 1 and 10000. If not set, default value is 30 years.  **monthly\_hoa** (optional) - **monthly** homeowner association fees.  **annual\_property\_tax** (optional) - **annual** property tax owed.  **annual\_home\_insurance** (optional) - **annual** homeowner's insurance bill.s |

Top of Form

## Refer [the link](https://api-ninjas.com/api/mortgagecalculator) for more information about API endpoints.

# **Revision History**

Adapter version 1.0.0