

To estimate the monthly loan payment for a used 2025 Toyota Camry, you need to consider the following factors:

- **Loan Amount:** The price of the used Toyota Camry. For example, let's assume it's \$25,000.
- **Down Payment:** The amount you pay upfront. If you put down \$5,000, the loan amount would be \$20,000.
- **Interest Rate:** The annual percentage rate (APR) for the loan. For instance, if the APR is 4%, the monthly interest rate would be 0.33% (4% divided by 12 months).
- **Loan Term:** The length of the loan repayment period. Common loan terms are 36 or 60 months. Let's say you choose 60 months.

Using the formula for calculating monthly payments:

$$\text{Monthly Payment} = P [r(1 + r)^n] / [(1 + r)^n - 1]$$

Where:

P = loan amount (\$20,000)

r = monthly interest rate (0.0033)

n = loan term in months (60)

Plugging in the numbers:

$$\text{Monthly Payment} = 20000 [0.0033(1 + 0.0033)^60] / [(1 + 0.0033)^60 - 1]$$

This would give you an estimated monthly payment of around \$368.88.

Thus, your estimated monthly payment for a used 2025 Toyota Camry would be approximately **\$368.88**, assuming the parameters mentioned above.