



Loan Optimization Report

- Loan amount: \$275,000.00
- Interest rate: 6.75% Annual
- Current monthly payment: \$1,783.00

14/june/2026

What's Inside

This overview helps you navigate your tailored analysis, from baseline through alternatives, efficiency, payoff timing, and savings.

- 1 Current Loan Overview** | Baseline terms, payments, and totals.
- 2 How We Measure Efficiency** | Efficiency Ratio (pp) & Payment Efficiency (%).
- 3 Efficiency & Payoff Charts** | Peak efficiency and payoff trajectory.
- 4 Payment Alternatives** | Basic, Standard, Premium, Ideal, Quick, Max.
- 5 Payment Alternatives Comparison** | Payments, savings, payoff at a glance.
- 6 Detailed Amortization Schedules** | Payment, interest, and principal, line by line.

Personalized to Your Loan

All figures, charts, and recommendations in this report are made to measure using the specific characteristics you provided for your loan. Results reflect your inputs, the loan's amortization logic, and Fynia's rigorous mathematical optimization. Values are computed at full precision and rounded only for display.

Transparency & Scope

These metrics are designed to compare options within your loan and do not constitute financial advice. If your loan terms change (rate, fees, schedule), results should be refreshed to keep recommendations accurate.

1 Current Loan Overview

Baseline Loan Conditions

Monthly Payment

\$1,783.0

Interest to Pay

\$367,629

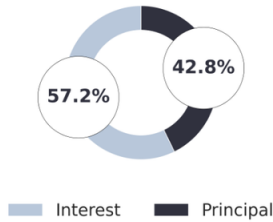
Loan Term

30y 0mo

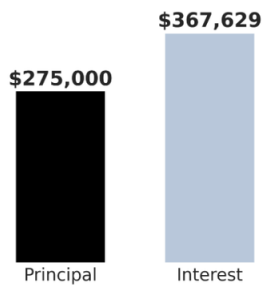
Total Repayment

\$642,629

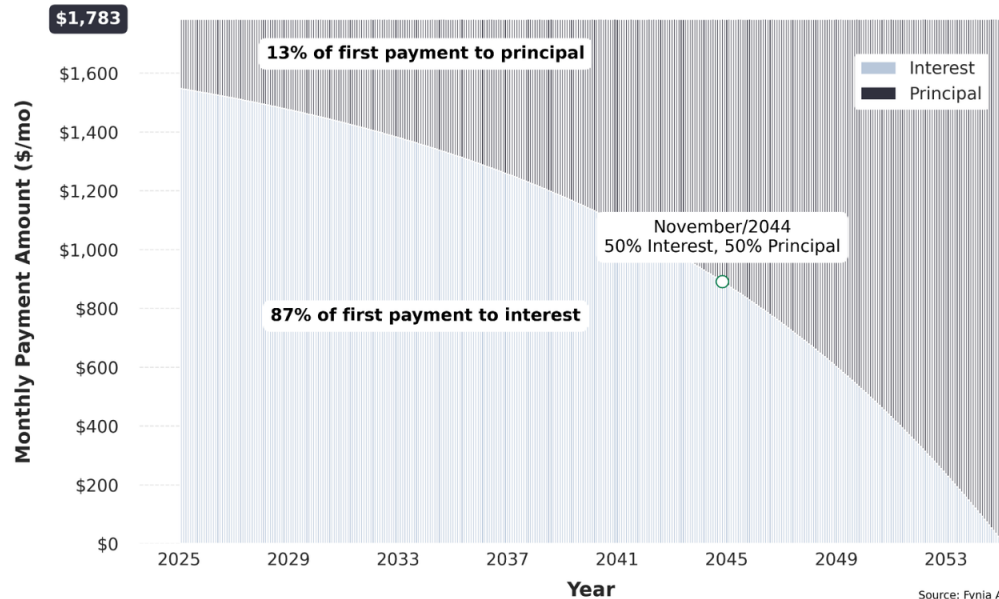
Total Payable Split



Payment Comparison



Monthly Payment Composition



In interest-Dominant Payment Period

65.8%

Average Principal Contribution

42.8%

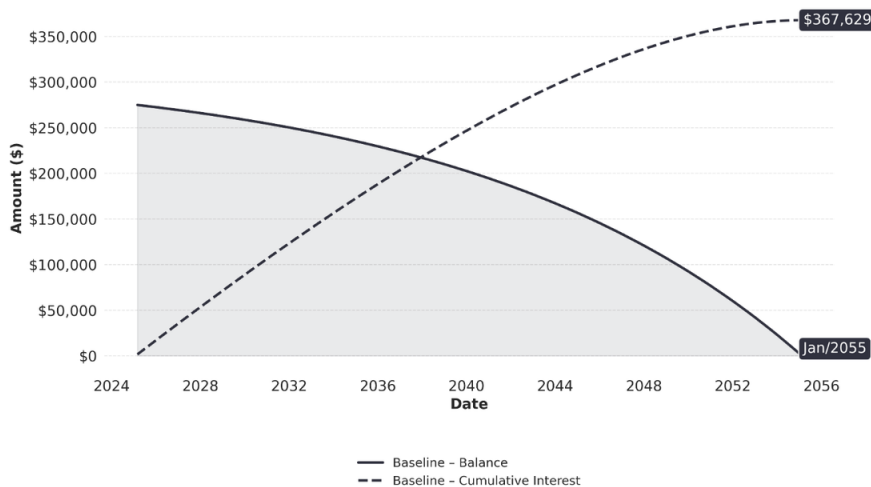
Total Payment Ratio

233.7%

Final payment (last installment)

\$2,532

Balance And Cumulative Interest



50% of Balance Repaid

November/2044

Final Loan Payment Date

January/2055

By maintaining a monthly payment of \$1,783.0, you would incur \$367,629 in interest, with a total repayment of \$642,629. Your loan would be fully paid off in 30y 0mo in January 2055. Now, let's explore the payment alternatives proposed by Fynia.

2 How We Measure Efficiency

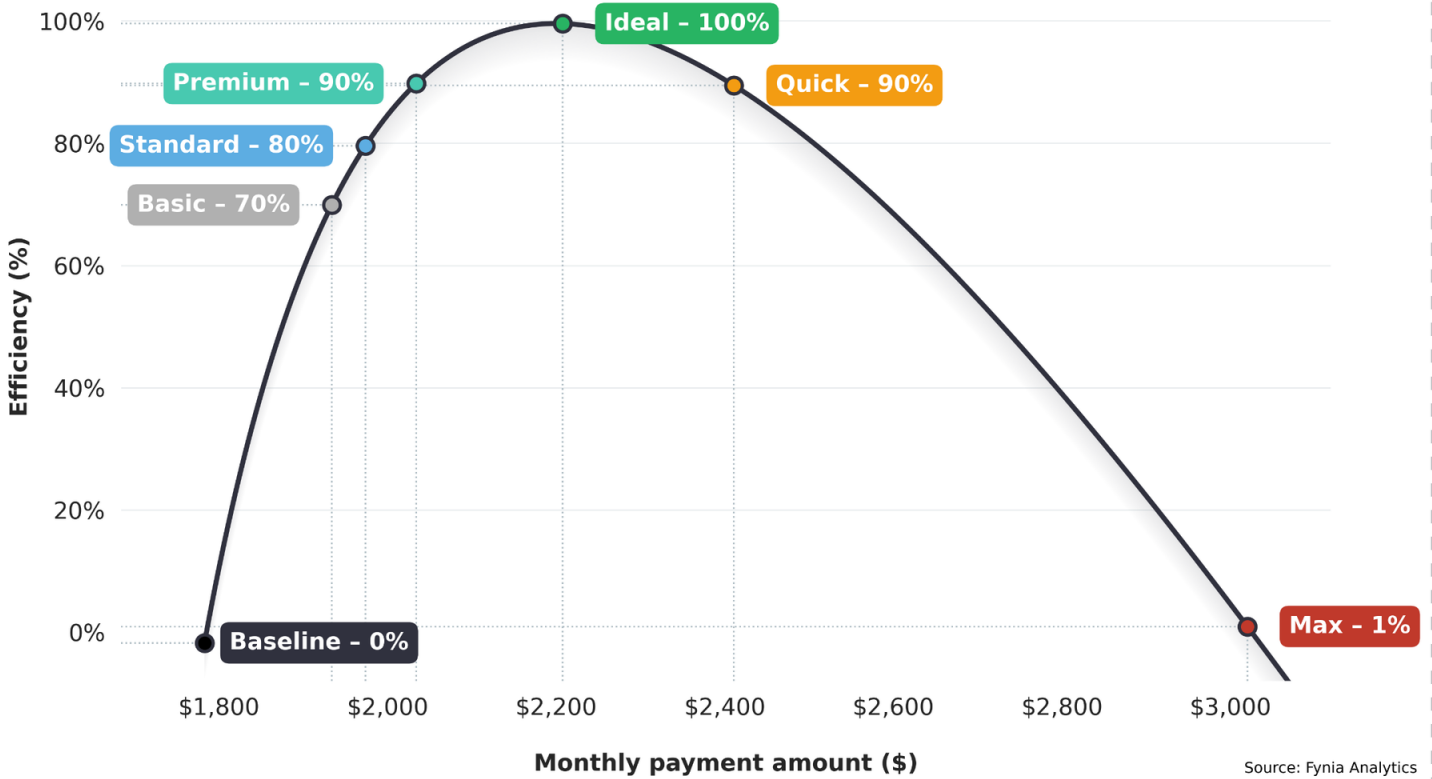
Increasing your monthly payment indefinitely doesn't make sense: after a certain point, each extra dollar buys less and less benefit. Fynia models several personalized alternatives to reveal this curve of diminishing returns and pinpoints the maximum-efficiency point - the spot where the trade-off between paying more now and saving more over time is best.

That peak is where the Ideal alternative sits.

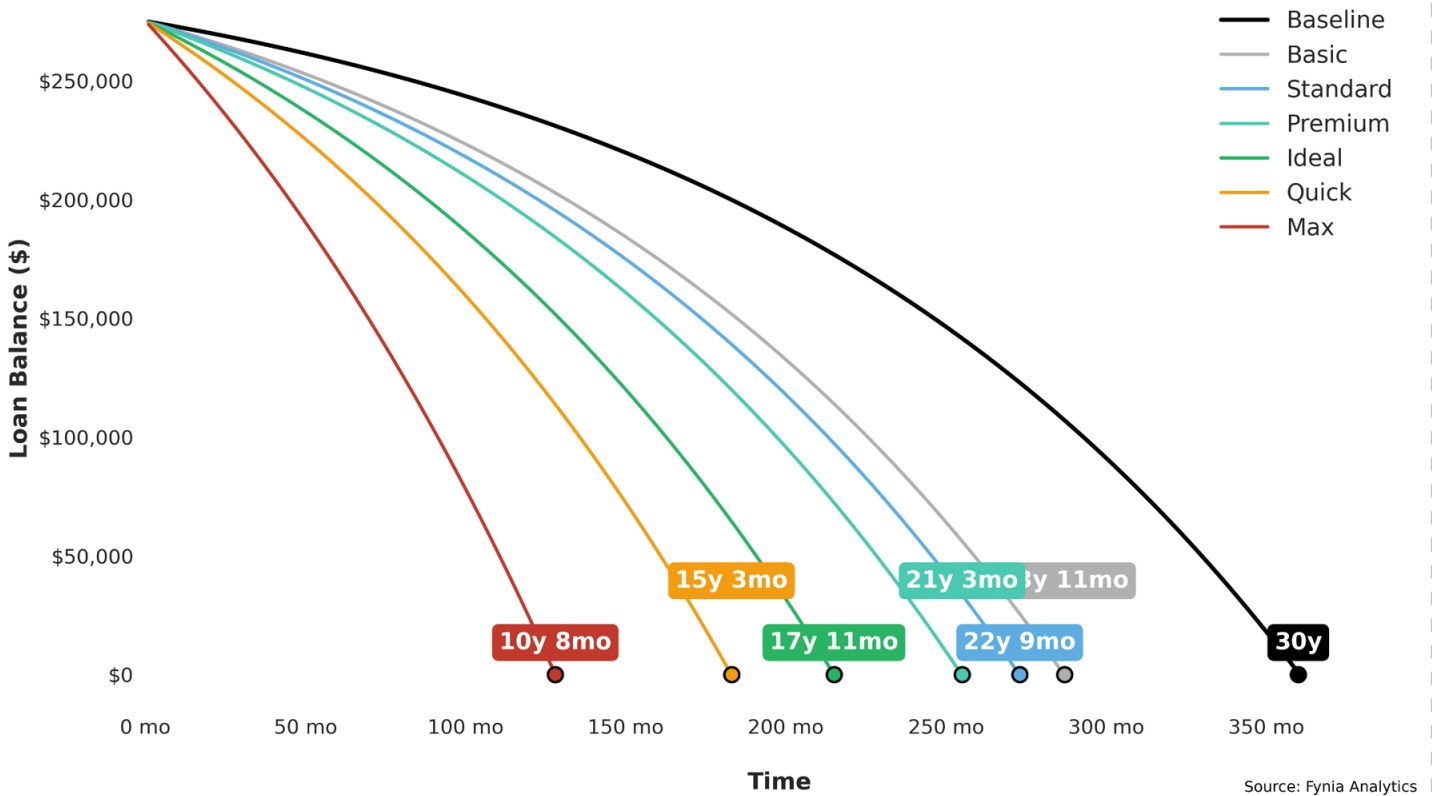
Efficiency Ratio	Payment Efficiency
Efficiency Ratio measures the net benefit of an alternative as Interest Savings % - Monthly Payment Increase %, expressed in percentage points (pp). Positive values mean the extra payment yields a net gain in savings; zero is break-even; negative values indicate an inefficient trade-off. Use it to compare options within the same loan and pinpoint where savings meaningfully exceed the cost of paying more each month.	Payment Efficiency ranks all alternatives against the best trade-off for your loan. The option with the highest Efficiency Ratio - the Ideal alternative - is set to 100%, and the rest are scaled proportionally: $\text{Payment Efficiency (\%)} = (\text{Option ER} / \text{Highest ER}) \times 100$. This normalization gives an immediate, interpretable measure of how close each option is to the optimal balance between extra payment and interest savings.
Alternatives	Baseline
Fynia generates multiple payment plans by systematically increasing your monthly installment across a defined range. These options aren't arbitrary - they result from rigorous mathematical optimization that weighs higher payments against the interest and time saved, based on your specific inputs.	Your loan exactly as it stands today. All improvements - interest saved, time saved, and efficiency - are measured against this reference so you can see the value added by each alternative.
Basic	Standard
Keeps the monthly payment increase as low as possible, delivering modest interest savings and a slight term reduction; it has 70% Payment Efficiency, making it a sensible starting point for tighter budgets.	A balanced middle ground - more savings and a faster payoff than Basic while remaining budget-friendly; it delivers 80% Payment Efficiency, offering strong value without stretching cash flow.
Premium	Ideal
Steps up the payment moderately to unlock substantial interest savings and a shorter term; it achieves 90% Payment Efficiency, a well-balanced upgrade for borrowers seeking noticeable benefits with a controlled increase in cost.	Sits at the peak of efficiency for your inputs - the highest Efficiency Ratio - and anchors the scale at 100% Payment Efficiency, delivering the best overall trade-off between paying more now and saving more over the life of the loan.
Quick	Max
Has 90% Payment Efficiency, the same as Premium, but sits on the other side of the curve, prioritizing faster payoff (time saved) over pure interest savings/efficiency; in most cases, sticking with Ideal is the better decision unless time-to-debt-free is your top priority and the higher payment is sustainable.	Represents the maximum monthly payment that still maintains positive Payment Efficiency; pushing payments beyond this point leads to negative efficiency, meaning incremental interest savings no longer justify the added monthly cost - use it as a practical ceiling rather than a default recommendation.

3 Efficiency & Payoff Charts

Payment Efficiency



Loan Balance Over Time



4 Payment Alternatives

Basic The Budget Choice

Monthly Payment

\$1,934

↑8.5%
VS BASELINE

\$151
INCREASE

Interest to Pay

\$279,627

↓23.9%
VS BASELINE

\$88,002
SAVED

Loan Term

23y 11mo

↓20.3%
VS BASELINE

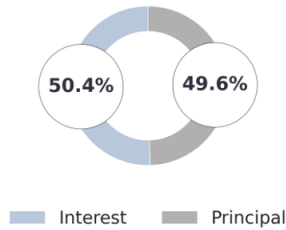
6y 1mo
TIME SAVED

Total Repayment

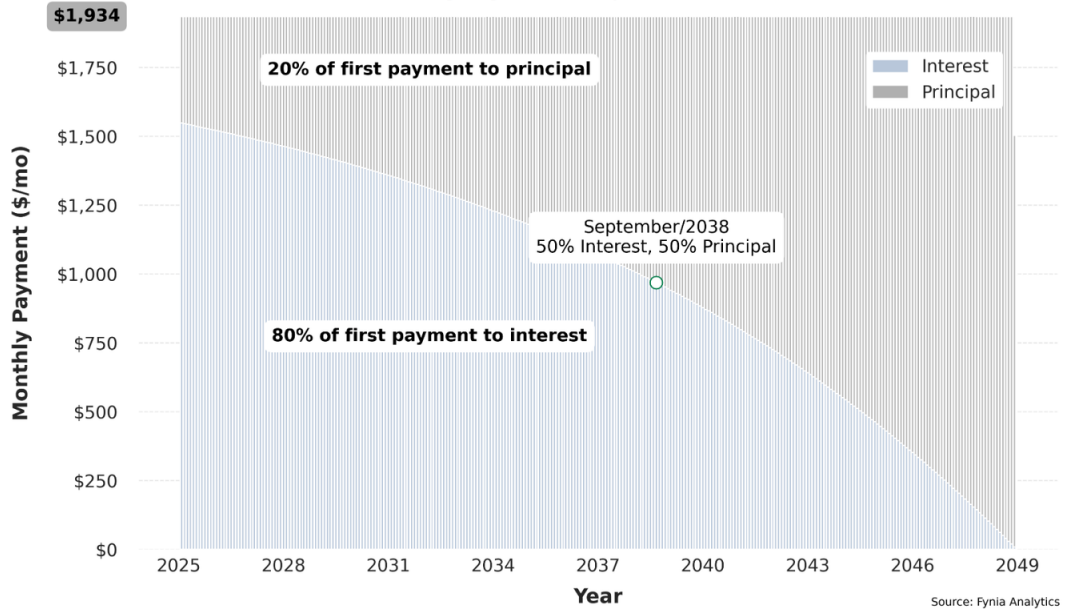
\$554,627

Baseline: \$642,629

Total Payable Split

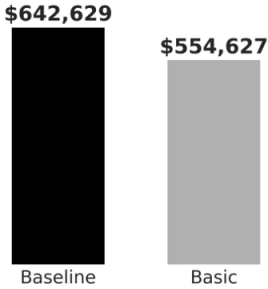


Monthly Payment Composition



Source: Fynia Analytics

Total Payable



In Interest-Dominant Payment Period

57.1%
lower is better

Average Principal Contribution

49.6%
higher is better

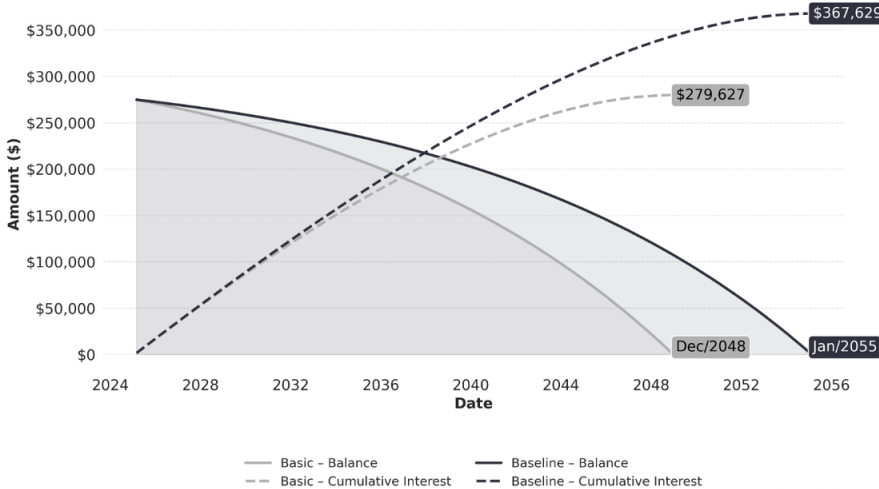
Total Payment Ratio

201.7%
lower is better

Final payment (last installment)

\$1,503

Balance And Cumulative Interest



Source: Fynia Analytics

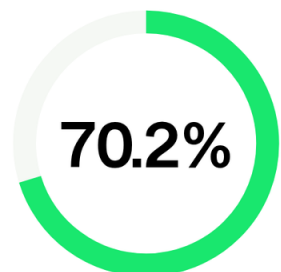
50% of Balance Repaid

October/2038

Final Loan Payment Date

December/2048

Payment Efficiency

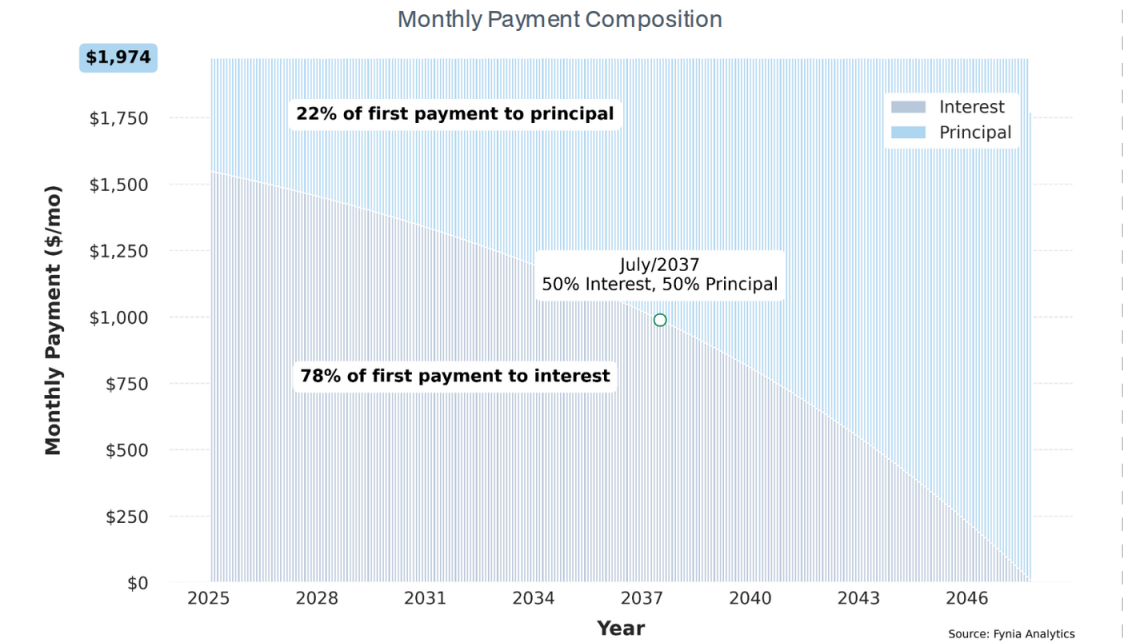
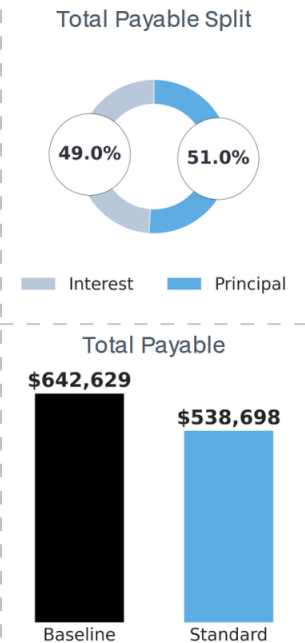


Summary

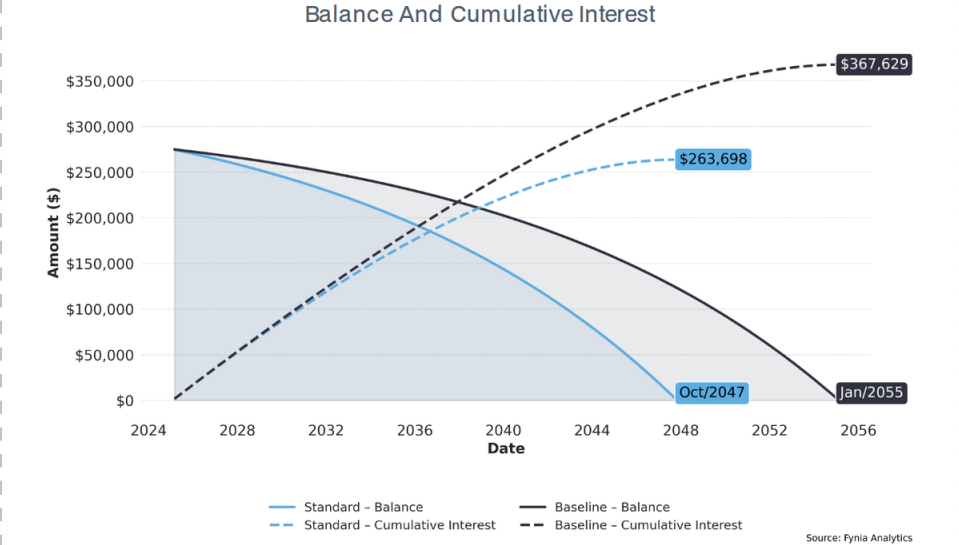
The Basic option is calibrated to target about 70% efficiency in repayment - keeping the payment increase as low as possible at 8.5% - while still delivering a 23.9% reduction in interest and a 20.3% shorter term. That's a +15.5 pp advantage (interest reduction minus payment increase) versus Baseline. In dollar terms, a modest +\$151/mo unlocks about \$88,002 in interest savings and trims roughly 6y 1mo from the schedule - making Basic a smart, budget-friendly starting point.

Standard The Value Pick

Monthly Payment \$1,974 <small>↑10.7% VS BASELINE</small> <small>\$191 INCREASE</small>	Interest to Pay \$263,698 <small>↓28.3% VS BASELINE</small> <small>\$103,931 SAVED</small>	Loan Term 22y 9mo <small>↓24.2% VS BASELINE</small> <small>7y 3mo TIME SAVED</small>	Total Repayment \$538,698 <small>Baseline: \$642,629</small>
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Interest-Dominant Payment Period 54.9% <small>lower is better</small>	Average Principal Contribution 51.0% <small>higher is better</small>	Total Payment Ratio 195.9% <small>lower is better</small>	Final payment (last installment) \$1,770
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50% of Balance Repaid

August/2037

Final Loan Payment Date

October/2047

Payment Efficiency

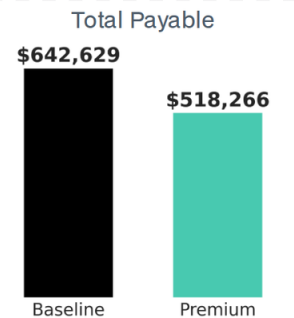
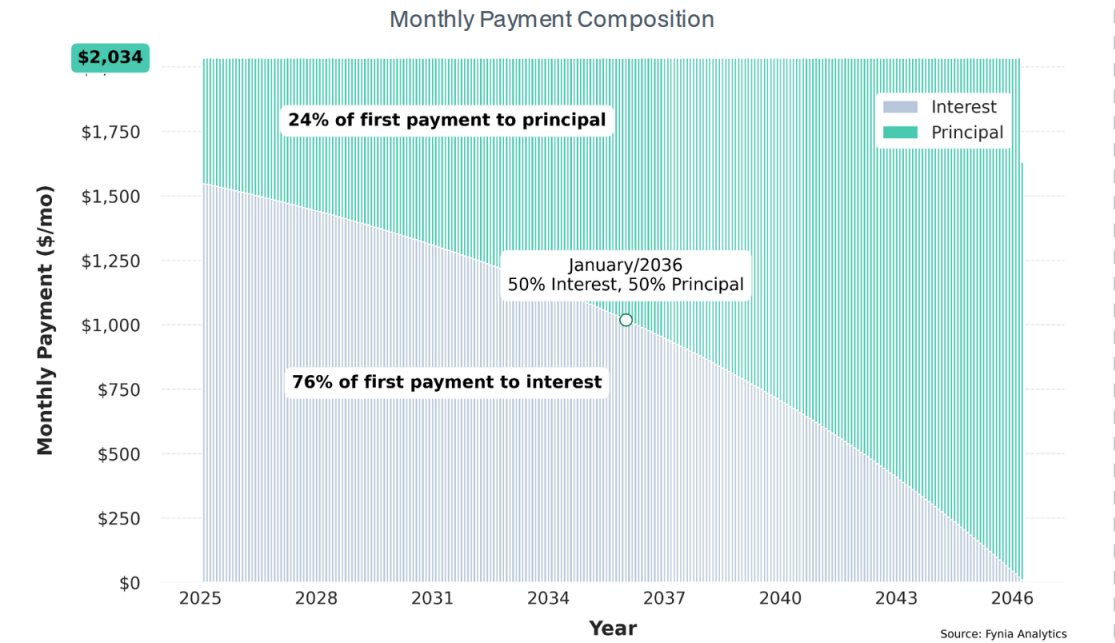
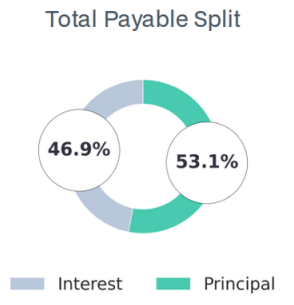


Summary

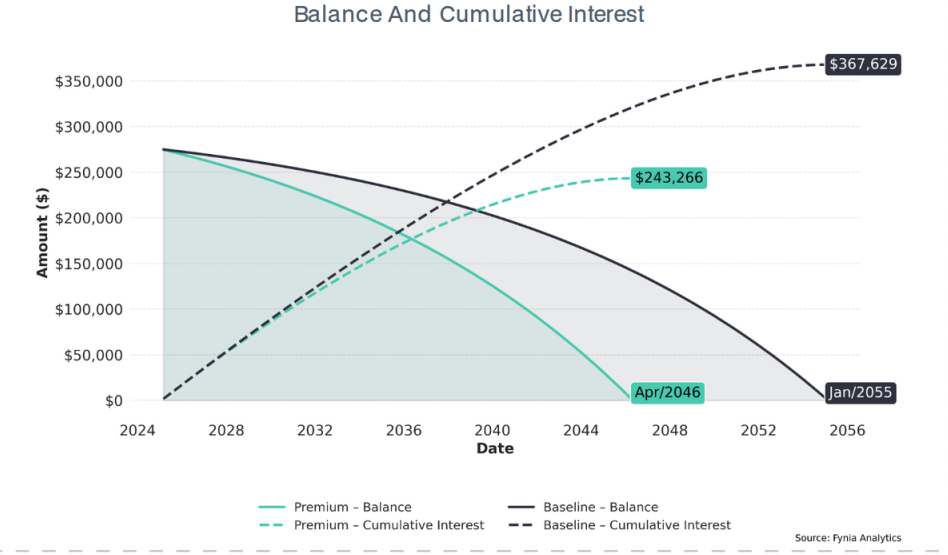
The Standard option is tuned toward roughly 80% efficiency - a balanced, best-value step up from Basic. A 107% increase in the monthly payment delivers a 28.3% reduction in interest and a 24.2% shorter term - yielding a +176 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$191/mo to save about \$103,931 and trim 7y 3mo from the schedule.

Premium The Sweet Spot

Monthly Payment <h2>\$2,034</h2> <p>↑14.1% VS BASELINE <small>\$251 INCREASE</small></p>	Interest to Pay <h2>\$243,266</h2> <p>↓33.8% VS BASELINE <small>\$124,363 SAVED</small></p>	Loan Term <h2>21y 3mo</h2> <p>↓29.2% VS BASELINE <small>8y 9mo TIME SAVED</small></p>	Total Repayment <h2>\$518,266</h2> <p>Baseline: \$642,629</p>
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Interest-Dominant Payment Period <h2>51.8%</h2> <p>lower is better</p>	Average Principal Contribution <h2>53.1%</h2> <p>higher is better</p>	Total Payment Ratio <h2>188.5%</h2> <p>lower is better</p>	Final payment (last installment) <h2>\$1,630</h2>
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50% of Balance Repaid

February/2036

Final Loan Payment Date

April/2046

Payment Efficiency

Summary

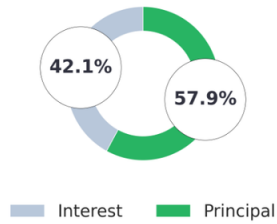
The Premium option targets roughly 90% efficiency - a meaningful step up from Standard while keeping costs contained. A 14.1% increase in the monthly payment delivers a 33.8% reduction in interest and a 29.2% shorter term - yielding a +198 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$251/mo to save about \$124,363 and cut 8y 9mo from the schedule, making Premium a powerful yet competitively priced choice.



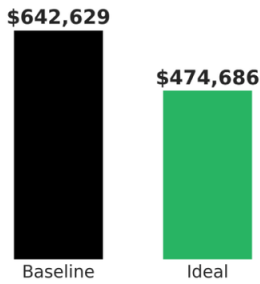
Ideal The Best Choice

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
\$2,208	\$199,686	17y 11mo	\$474,686
<small>↑23.8% VS BASELINE</small> <small>\$425 INCREASE</small>	<small>↓45.7% VS BASELINE</small> <small>\$167,943 SAVED</small>	<small>↓40.3% VS BASELINE</small> <small>12y 1mo TIME SAVED</small>	<small>Baseline: \$642,629</small>

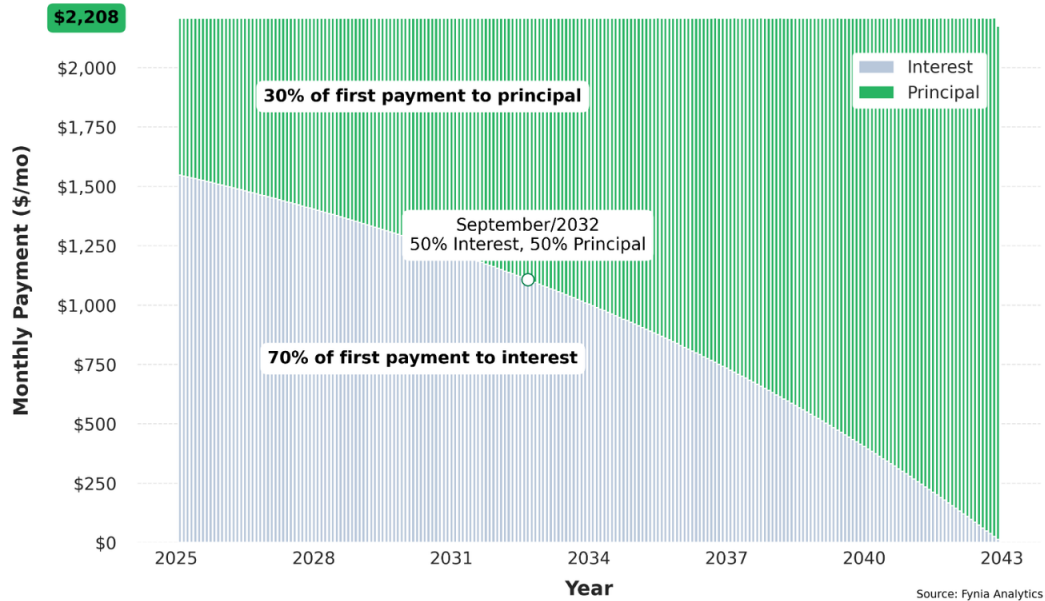
Total Payable Split



Total Payable



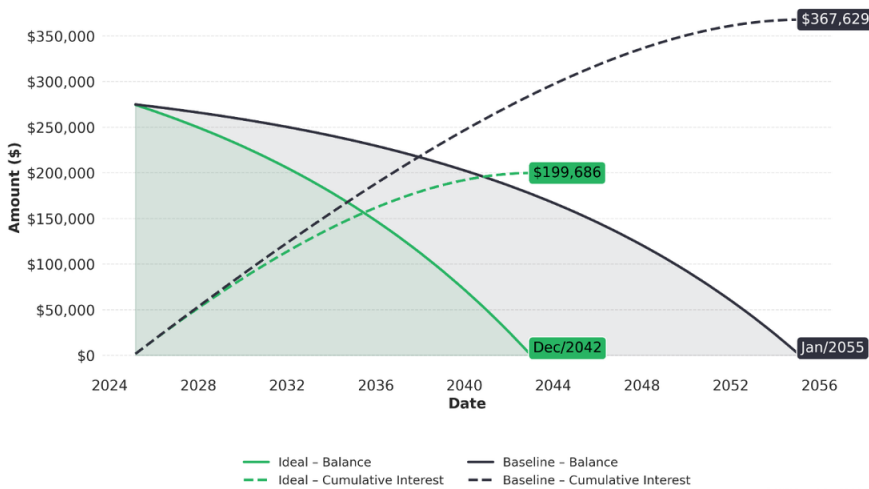
Monthly Payment Composition



Source: Fynia Analytics

Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
42.8% <small>lower is better</small>	57.9% <small>higher is better</small>	172.6% <small>lower is better</small>	\$2,174

Balance And Cumulative Interest



Source: Fynia Analytics

50% of Balance Repaid

October/2032

Final Loan Payment Date

December/2042

Payment Efficiency

100.0%

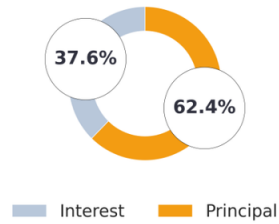
Summary

The Ideal option pursues 100% efficiency - every extra dollar works fully toward cutting interest and time. A 23.8% increase in the monthly payment translates into a 45.7% reduction in interest and a 40.3% shorter term - yielding a +21.8 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$425/mo to save about \$167,943 and cut 12y 1mo from the schedule, making Ideal the mathematically optimal choice for unparalleled efficiency.

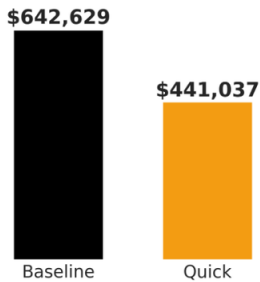
Quick The Fast Track

Monthly Payment \$2,411 <small>↑35.2% VS BASELINE</small> <small>\$628 INCREASE</small>	Interest to Pay \$166,037 <small>↓54.8% VS BASELINE</small> <small>\$201,592 SAVED</small>	Loan Term 15y 3mo <small>↓49.2% VS BASELINE</small> <small>14y 9mo TIME SAVED</small>	Total Repayment \$441,037 <small>Baseline: \$642,629</small>
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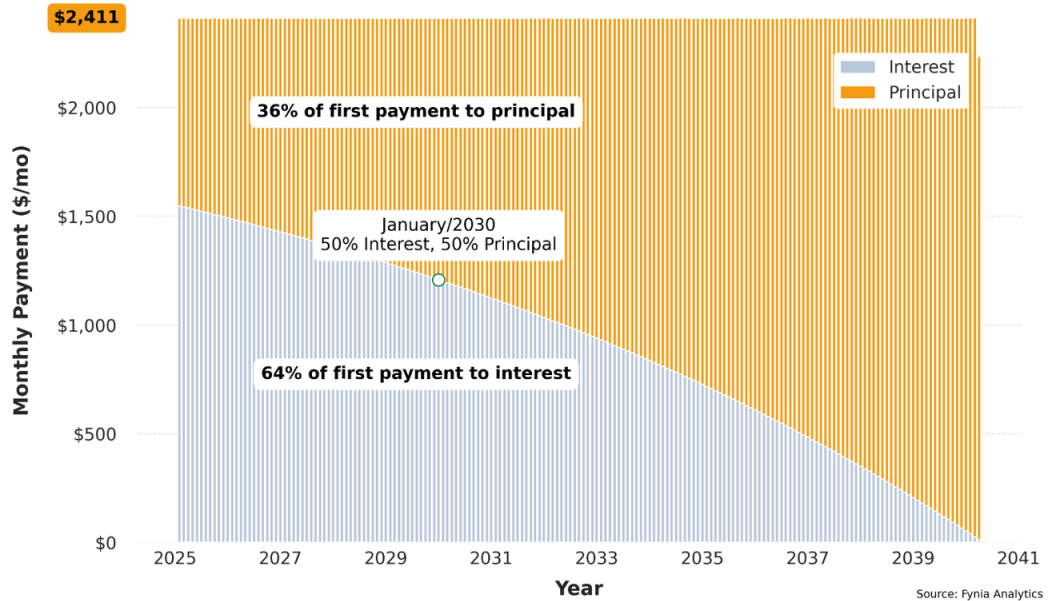
Total Payable Split



Total Payable



Monthly Payment Composition



Interest-Dominant Payment Period

32.8%
lower is better

Average Principal Contribution

62.4%
higher is better

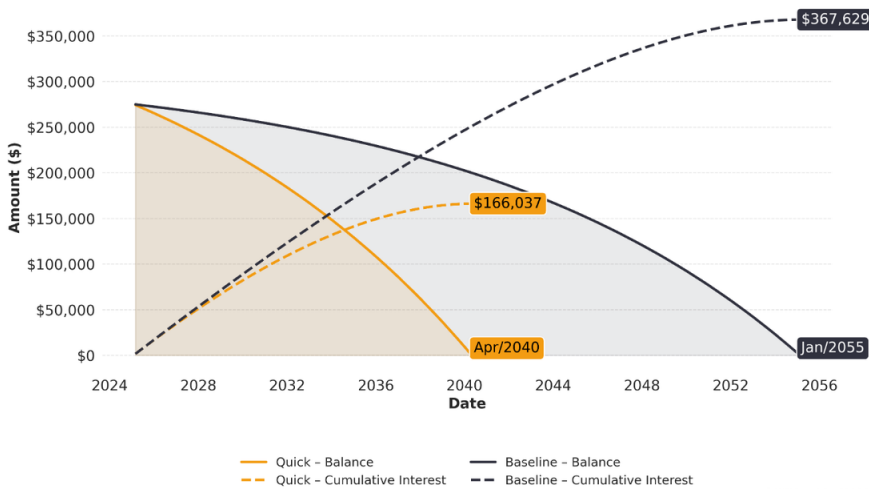
Total Payment Ratio

160.4%
lower is better

Final payment (last installment)

\$2,235

Balance And Cumulative Interest



50% of Balance Repaid

February/2030

Final Loan Payment Date

April/2040

Payment Efficiency



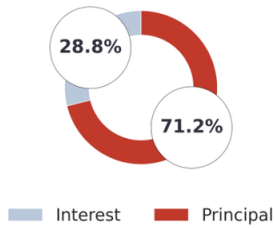
Summary

The Quick option prioritizes speed: a 35.2% increase in the monthly payment delivers a 54.8% reduction in interest and a 49.2% shorter term - yielding a +196 pp advantage (interest reduction minus payment increase) vs Baseline. It sacrifices some efficiency relative to Ideal but dramatically accelerates payoff. In dollar terms, that's +\$628/mo to save about \$201,592 and cut 14y 9mo from the schedule, making Quick the right choice for those who value speed over maximum efficiency.

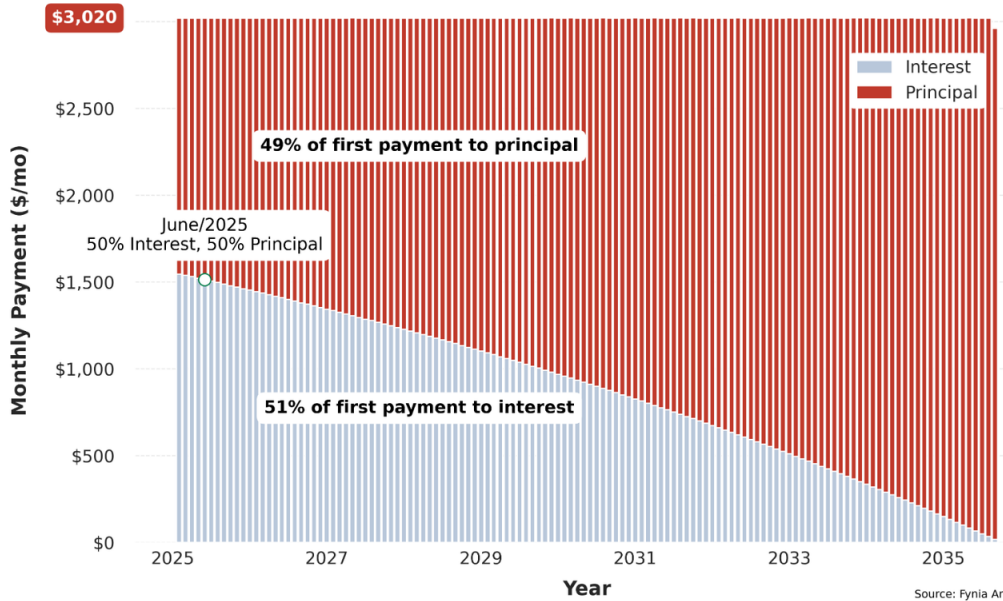
Max The Overpay Zone

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
\$3,020	\$111,500	10y 8mo	\$386,500
<small>↑69.4% VS BASELINE</small> <small>\$1,237 INCREASE</small>	<small>↓69.7% VS BASELINE</small> <small>\$256,129 SAVED</small>	<small>↓64.4% VS BASELINE</small> <small>19y 4mo TIME SAVED</small>	<small>Baseline: \$642,629</small>

Total Payable Split

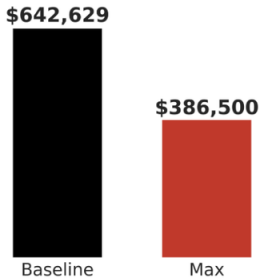


Monthly Payment Composition



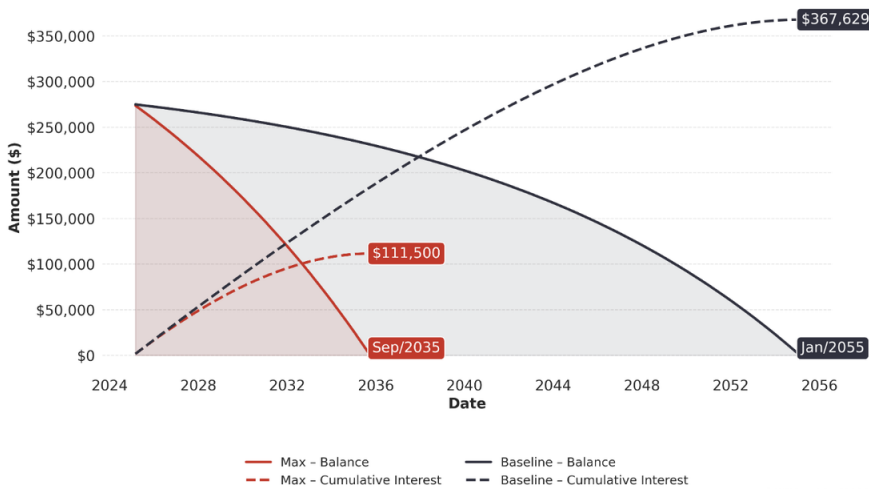
Source: Fynia Analytics

Total Payable



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
3.9% <small>lower is better</small>	71.2% <small>higher is better</small>	140.5% <small>lower is better</small>	\$2,960

Balance And Cumulative Interest



Source: Fynia Analytics

50% of Balance Repaid

July/2025

Final Loan Payment Date

September/2035

Payment Efficiency

1.0%

Summary

The Max option pushes the monthly payment to a practical ceiling: a 69.4% increase delivers a 69.7% reduction in interest and a 64.4% shorter term - yielding a +0.3 pp advantage (interest reduction minus payment increase) vs Baseline. In nominal terms, that's +\$1,237/mo to save about \$256,129 and cut 19y 4mo from the schedule. Note: treat Max as an upper boundary - going beyond this level reduces overall efficiency and can turn negative.

5 Payment Alternatives Comparison

Alternative	Baseline	Basic	Standard	Premium	Ideal	Quick	Max
Payment	\$1,783	\$1,934	\$1,974	\$2,034	\$2,208	\$2,411	\$3,020
Increase		+\$151	+\$191	+\$251	+\$425	+\$628	+\$1,237
Percentage Increase		8.5%	10.7%	14.1%	23.8%	35.2%	69.4%
Interest	\$367,629	\$279,627	\$263,698	\$243,266	\$199,686	\$166,037	\$111,500
Savings	-	-\$88,002	-\$103,931	-\$124,363	-\$167,943	-\$201,592	-\$256,129
Percentage Change	-	23.9%	28.3%	33.8%	45.7%	54.8%	69.7%
Loan Term	30y 0mo	23y 11mo	22y 9mo	21y 3mo	17y 11mo	15y 3mo	10y 8mo
Time Saved	-	6y 1mo	7y 3mo	8y 9mo	12y 1mo	14y 9mo	19y 4mo
Percentage Change	-	20.3%	24.2%	29.2%	40.3%	49.2%	64.4%
Extra Fee Savings	-	-	-	-	-	-	-
Total Savings	-	-\$88,002	-\$103,931	-\$124,363	-\$167,943	-\$201,592	-\$256,129
Total Repayment	\$642,629	\$554,627	\$538,698	\$518,266	\$474,686	\$441,037	\$386,500
Efficiency Ratio	-	15.5pp	17.6pp	19.8pp	21.8pp	19.6pp	0.3pp
Payment Efficiency	-	70.2%	80.1%	89.9%	100.0%	89.6%	1.0%

6 Detailed Amortization Schedules

Baseline				
Month	Payment	Interest	Principal	E. Balance
1	\$1,783	\$1,547	\$236	\$274,764
2	\$1,783	\$1,546	\$237	\$274,526
3	\$1,783	\$1,544	\$239	\$274,288
4	\$1,783	\$1,543	\$240	\$274,048
5	\$1,783	\$1,542	\$241	\$273,806
6	\$1,783	\$1,540	\$243	\$273,563
7	\$1,783	\$1,539	\$244	\$273,319
8	\$1,783	\$1,537	\$246	\$273,073
9	\$1,783	\$1,536	\$247	\$272,826
10	\$1,783	\$1,535	\$248	\$272,578
11	\$1,783	\$1,533	\$250	\$272,328
12	\$1,783	\$1,532	\$251	\$272,077
13	\$1,783	\$1,530	\$253	\$271,825
14	\$1,783	\$1,529	\$254	\$271,571
15	\$1,783	\$1,528	\$255	\$271,315
16	\$1,783	\$1,526	\$257	\$271,058
17	\$1,783	\$1,525	\$258	\$270,800
18	\$1,783	\$1,523	\$260	\$270,540
19	\$1,783	\$1,522	\$261	\$270,279
20	\$1,783	\$1,520	\$263	\$270,016
...
341	\$1,783	\$193	\$1,590	\$32,717
342	\$1,783	\$184	\$1,599	\$31,118
343	\$1,783	\$175	\$1,608	\$29,510
344	\$1,783	\$166	\$1,617	\$27,893
345	\$1,783	\$157	\$1,626	\$26,267
346	\$1,783	\$148	\$1,635	\$24,632
347	\$1,783	\$139	\$1,644	\$22,988
348	\$1,783	\$129	\$1,654	\$21,334
349	\$1,783	\$120	\$1,663	\$19,671
350	\$1,783	\$111	\$1,672	\$17,999
351	\$1,783	\$101	\$1,682	\$16,317
352	\$1,783	\$92	\$1,691	\$14,626
353	\$1,783	\$82	\$1,701	\$12,925
354	\$1,783	\$73	\$1,710	\$11,215
355	\$1,783	\$63	\$1,720	\$9,495
356	\$1,783	\$53	\$1,730	\$7,765
357	\$1,783	\$44	\$1,739	\$6,026
358	\$1,783	\$34	\$1,749	\$4,277
359	\$1,783	\$24	\$1,759	\$2,518
Jan-2055	\$2,532	\$14	\$2,518	\$0

Basic				
Month	Payment	Interest	Principal	E. Balance
1	\$1,934	\$1,547	\$387	\$274,613
2	\$1,934	\$1,545	\$389	\$274,224
3	\$1,934	\$1,543	\$391	\$273,832
4	\$1,934	\$1,540	\$394	\$273,438
5	\$1,934	\$1,538	\$396	\$273,042
6	\$1,934	\$1,536	\$398	\$272,644
7	\$1,934	\$1,534	\$400	\$272,244
8	\$1,934	\$1,531	\$403	\$271,841
9	\$1,934	\$1,529	\$405	\$271,436
10	\$1,934	\$1,527	\$407	\$271,029
11	\$1,934	\$1,525	\$409	\$270,620
12	\$1,934	\$1,522	\$412	\$270,208
13	\$1,934	\$1,520	\$414	\$269,794
14	\$1,934	\$1,518	\$416	\$269,378
15	\$1,934	\$1,515	\$419	\$268,959
16	\$1,934	\$1,513	\$421	\$268,538
17	\$1,934	\$1,511	\$423	\$268,114
18	\$1,934	\$1,508	\$426	\$267,688
19	\$1,934	\$1,506	\$428	\$267,260
20	\$1,934	\$1,503	\$431	\$266,829
...
268	\$1,934	\$203	\$1,731	\$34,370
269	\$1,934	\$193	\$1,741	\$32,630
270	\$1,934	\$184	\$1,750	\$30,879
271	\$1,934	\$174	\$1,760	\$29,119
272	\$1,934	\$164	\$1,770	\$27,349
273	\$1,934	\$154	\$1,780	\$25,569
274	\$1,934	\$144	\$1,790	\$23,778
275	\$1,934	\$134	\$1,800	\$21,978
276	\$1,934	\$124	\$1,810	\$20,168
277	\$1,934	\$113	\$1,821	\$18,347
278	\$1,934	\$103	\$1,831	\$16,516
279	\$1,934	\$93	\$1,841	\$14,675
280	\$1,934	\$83	\$1,851	\$12,824
281	\$1,934	\$72	\$1,862	\$10,962
282	\$1,934	\$62	\$1,872	\$9,090
283	\$1,934	\$51	\$1,883	\$7,207
284	\$1,934	\$41	\$1,893	\$5,313
285	\$1,934	\$30	\$1,904	\$3,409
286	\$1,934	\$19	\$1,915	\$1,494
Dec-2048	\$1,503	\$8	\$1,494	\$0

Standard				
Month	Payment	Interest	Principal	E. Balance
1	\$1,974	\$1,547	\$427	\$274,573
2	\$1,974	\$1,544	\$430	\$274,143
3	\$1,974	\$1,542	\$432	\$273,711
4	\$1,974	\$1,540	\$434	\$273,277
5	\$1,974	\$1,537	\$437	\$272,840
6	\$1,974	\$1,535	\$439	\$272,401
7	\$1,974	\$1,532	\$442	\$271,959
8	\$1,974	\$1,530	\$444	\$271,515
9	\$1,974	\$1,527	\$447	\$271,068
10	\$1,974	\$1,525	\$449	\$270,619
11	\$1,974	\$1,522	\$452	\$270,167
12	\$1,974	\$1,520	\$454	\$269,713
13	\$1,974	\$1,517	\$457	\$269,256
14	\$1,974	\$1,515	\$459	\$268,797
15	\$1,974	\$1,512	\$462	\$268,335
16	\$1,974	\$1,509	\$465	\$267,870
17	\$1,974	\$1,507	\$467	\$267,403
18	\$1,974	\$1,504	\$470	\$266,933
19	\$1,974	\$1,501	\$473	\$266,460
20	\$1,974	\$1,499	\$475	\$265,985
...
254	\$1,974	\$208	\$1,766	\$35,293
255	\$1,974	\$199	\$1,775	\$33,518
256	\$1,974	\$189	\$1,785	\$31,732
257	\$1,974	\$178	\$1,796	\$29,937
258	\$1,974	\$168	\$1,806	\$28,131
259	\$1,974	\$158	\$1,816	\$26,315
260	\$1,974	\$148	\$1,826	\$24,490
261	\$1,974	\$138	\$1,836	\$22,653
262	\$1,974	\$127	\$1,847	\$20,807
263	\$1,974	\$117	\$1,857	\$18,950
264	\$1,974	\$107	\$1,867	\$17,082
265	\$1,974	\$96	\$1,878	\$15,204
266	\$1,974	\$86	\$1,888	\$13,316
267	\$1,974	\$75	\$1,899	\$11,417
268	\$1,974	\$64	\$1,910	\$9,507
269	\$1,974	\$53	\$1,921	\$7,587
270	\$1,974	\$43	\$1,931	\$5,655
271	\$1,974	\$32	\$1,942	\$3,713
272	\$1,974	\$21	\$1,953	\$1,760
Oct-2047	\$1,770	\$10	\$1,760	\$0

Premium				
Month	Payment	Interest	Principal	E. Balance
1	\$2,034	\$1,547	\$487	\$274,513
2	\$2,034	\$1,544	\$490	\$274,023
3	\$2,034	\$1,541	\$493	\$273,530
4	\$2,034	\$1,539	\$495	\$273,035
5	\$2,034	\$1,536	\$498	\$272,537
6	\$2,034	\$1,533	\$501	\$272,036
7	\$2,034	\$1,530	\$504	\$271,532
8	\$2,034	\$1,527	\$507	\$271,025
9	\$2,034	\$1,525	\$509	\$270,516
10	\$2,034	\$1,522	\$512	\$270,004
11	\$2,034	\$1,519	\$515	\$269,488
12	\$2,034	\$1,516	\$518	\$268,970
13	\$2,034	\$1,513	\$521	\$268,449
14	\$2,034	\$1,510	\$524	\$267,925
15	\$2,034	\$1,507	\$527	\$267,398
16	\$2,034	\$1,504	\$530	\$266,868
17	\$2,034	\$1,501	\$533	\$266,336
18	\$2,034	\$1,498	\$536	\$265,800
19	\$2,034	\$1,495	\$539	\$265,261
20	\$2,034	\$1,492	\$542	\$264,719
...
236	\$2,034	\$214	\$1,820	\$36,192
237	\$2,034	\$204	\$1,830	\$34,361
238	\$2,034	\$193	\$1,841	\$32,521
239	\$2,034	\$183	\$1,851	\$30,670
240	\$2,034	\$173	\$1,861	\$28,808
241	\$2,034	\$162	\$1,872	\$26,936
242	\$2,034	\$152	\$1,882	\$25,054
243	\$2,034	\$141	\$1,893	\$23,161
244	\$2,034	\$130	\$1,904	\$21,257
245	\$2,034	\$120	\$1,914	\$19,343
246	\$2,034	\$109	\$1,925	\$17,417
247	\$2,034	\$98	\$1,936	\$15,481
248	\$2,034	\$87	\$1,947	\$13,534
249	\$2,034	\$76	\$1,958	\$11,577
250	\$2,034	\$65	\$1,969	\$9,608
251	\$2,034	\$54	\$1,980	\$7,628
252	\$2,034	\$43	\$1,991	\$5,637
253	\$2,034	\$32	\$2,002	\$3,634
254	\$2,034	\$20	\$2,014	\$1,621
Apr-2046	\$1,630	\$9	\$1,621	\$0

Ideal				
Month	Payment	Interest	Principal	E. Balance
1	\$2,208	\$1,547	\$661	\$274,339
2	\$2,208	\$1,543	\$665	\$273,674
3	\$2,208	\$1,539	\$669	\$273,005
4	\$2,208	\$1,536	\$672	\$272,333
5	\$2,208	\$1,532	\$676	\$271,657
6	\$2,208	\$1,528	\$680	\$270,977
7	\$2,208	\$1,524	\$684	\$270,293
8	\$2,208	\$1,520	\$688	\$269,606
9	\$2,208	\$1,517	\$691	\$268,914
10	\$2,208	\$1,513	\$695	\$268,219
11	\$2,208	\$1,509	\$699	\$267,520
12	\$2,208	\$1,505	\$703	\$266,816
13	\$2,208	\$1,501	\$707	\$266,109
14	\$2,208	\$1,497	\$711	\$265,398
15	\$2,208	\$1,493	\$715	\$264,683
16	\$2,208	\$1,489	\$719	\$263,964
17	\$2,208	\$1,485	\$723	\$263,241
18	\$2,208	\$1,481	\$727	\$262,513
19	\$2,208	\$1,477	\$731	\$261,782
20	\$2,208	\$1,473	\$735	\$261,046
...
196	\$2,208	\$234	\$1,974	\$39,652
197	\$2,208	\$223	\$1,985	\$37,667
198	\$2,208	\$212	\$1,996	\$35,671
199	\$2,208	\$201	\$2,007	\$33,663
200	\$2,208	\$189	\$2,019	\$31,645
201	\$2,208	\$178	\$2,030	\$29,615
202	\$2,208	\$167	\$2,041	\$27,573
203	\$2,208	\$155	\$2,053	\$25,520
204	\$2,208	\$144	\$2,064	\$23,456
205	\$2,208	\$132	\$2,076	\$21,380
206	\$2,208	\$120	\$2,088	\$19,292
207	\$2,208	\$109	\$2,099	\$17,193
208	\$2,208	\$97	\$2,111	\$15,081
209	\$2,208	\$85	\$2,123	\$12,958
210	\$2,208	\$73	\$2,135	\$10,823
211	\$2,208	\$61	\$2,147	\$8,676
212	\$2,208	\$49	\$2,159	\$6,517
213	\$2,208	\$37	\$2,171	\$4,345
214	\$2,208	\$24	\$2,184	\$2,162
Dec-2042	\$2,174	\$12	\$2,162	\$0

Quick				
Month	Payment	Interest	Principal	E. Balance
1	\$2,411	\$1,547	\$864	\$274,136
2	\$2,411	\$1,542	\$869	\$273,267
3	\$2,411	\$1,537	\$874	\$272,393
4	\$2,411	\$1,532	\$879	\$271,514
5	\$2,411	\$1,527	\$884	\$270,630
6	\$2,411	\$1,522	\$889	\$269,742
7	\$2,411	\$1,517	\$894	\$268,848
8	\$2,411	\$1,512	\$899	\$267,949
9	\$2,411	\$1,507	\$904	\$267,046
10	\$2,411	\$1,502	\$909	\$266,137
11	\$2,411	\$1,497	\$914	\$265,223
12	\$2,411	\$1,492	\$919	\$264,304
13	\$2,411	\$1,487	\$924	\$263,379
14	\$2,411	\$1,482	\$929	\$262,450
15	\$2,411	\$1,476	\$935	\$261,515
16	\$2,411	\$1,471	\$940	\$260,575
17	\$2,411	\$1,466	\$945	\$259,630
18	\$2,411	\$1,460	\$951	\$258,679
19	\$2,411	\$1,455	\$956	\$257,723
20	\$2,411	\$1,450	\$961	\$256,762
...
164	\$2,411	\$255	\$2,156	\$43,172
165	\$2,411	\$243	\$2,168	\$41,004
166	\$2,411	\$231	\$2,180	\$38,824
167	\$2,411	\$218	\$2,193	\$36,631
168	\$2,411	\$206	\$2,205	\$34,426
169	\$2,411	\$194	\$2,217	\$32,209
170	\$2,411	\$181	\$2,230	\$29,979
171	\$2,411	\$169	\$2,242	\$27,737
172	\$2,411	\$156	\$2,255	\$25,482
173	\$2,411	\$143	\$2,268	\$23,214
174	\$2,411	\$131	\$2,280	\$20,933
175	\$2,411	\$118	\$2,293	\$18,640
176	\$2,411	\$105	\$2,306	\$16,334
177	\$2,411	\$92	\$2,319	\$14,015
178	\$2,411	\$79	\$2,332	\$11,683
179	\$2,411	\$66	\$2,345	\$9,337
180	\$2,411	\$53	\$2,358	\$6,979
181	\$2,411	\$39	\$2,372	\$4,607
182	\$2,411	\$26	\$2,385	\$2,222
Apr-2040	\$2,235	\$12	\$2,222	\$0

Max				
Month	Payment	Interest	Principal	E. Balance
1	\$3,020	\$1,547	\$1,473	\$273,527
2	\$3,020	\$1,539	\$1,481	\$272,045
3	\$3,020	\$1,530	\$1,490	\$270,556
4	\$3,020	\$1,522	\$1,498	\$269,058
5	\$3,020	\$1,513	\$1,507	\$267,551
6	\$3,020	\$1,505	\$1,515	\$266,036
7	\$3,020	\$1,496	\$1,524	\$264,512
8	\$3,020	\$1,488	\$1,532	\$262,980
9	\$3,020	\$1,479	\$1,541	\$261,440
10	\$3,020	\$1,471	\$1,549	\$259,890
11	\$3,020	\$1,462	\$1,558	\$258,332
12	\$3,020	\$1,453	\$1,567	\$256,765
13	\$3,020	\$1,444	\$1,576	\$255,190
14	\$3,020	\$1,435	\$1,585	\$253,605
15	\$3,020	\$1,427	\$1,593	\$252,011
16	\$3,020	\$1,418	\$1,602	\$250,409
17	\$3,020	\$1,409	\$1,611	\$248,798
18	\$3,020	\$1,399	\$1,621	\$247,177
19	\$3,020	\$1,390	\$1,630	\$245,547
20	\$3,020	\$1,381	\$1,639	\$243,909
...
109	\$3,020	\$320	\$2,700	\$54,222
110	\$3,020	\$305	\$2,715	\$51,507
111	\$3,020	\$290	\$2,730	\$48,776
112	\$3,020	\$274	\$2,746	\$46,031
113	\$3,020	\$259	\$2,761	\$43,270
114	\$3,020	\$243	\$2,777	\$40,493
115	\$3,020	\$228	\$2,792	\$37,701
116	\$3,020	\$212	\$2,808	\$34,893
117	\$3,020	\$196	\$2,824	\$32,069
118	\$3,020	\$180	\$2,840	\$29,230
119	\$3,020	\$164	\$2,856	\$26,374
120	\$3,020	\$148	\$2,872	\$23,502
121	\$3,020	\$132	\$2,888	\$20,615
122	\$3,020	\$116	\$2,904	\$17,711
123	\$3,020	\$100	\$2,920	\$14,790
124	\$3,020	\$83	\$2,937	\$11,853
125	\$3,020	\$67	\$2,953	\$8,900
126	\$3,020	\$50	\$2,970	\$5,930
127	\$3,020	\$33	\$2,987	\$2,943
Sep-2035	\$2,960	\$17	\$2,943	\$0



Thank you for trusting Fynia!

- This report is based entirely on the information you provided; all calculated figures and generated charts are produced from those inputs. Please regenerate the report if your loan terms change.
- The last installment may differ slightly from regular payments to bring the balance to zero on the payoff date.
- Non-interest monthly fees are modeled separately and do not affect the optimization; they are used only to estimate additional savings from a shorter term.
- This report is informational and does not constitute financial advice.