Loan Optimization Report

- Loan amount: **$80,000.00**
- Interest rate: **13.75% Annual**
- Current monthly payment: **$1,052.00**

11/january/2026

What's Inside

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

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

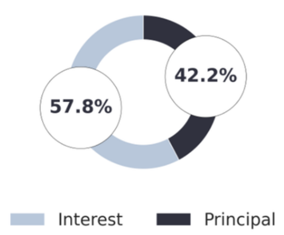
These metrics are designed to compare options within your loan and do not constitute financial advice. If your loan terms change (rate, fees, schedule), results should be refreshed to keep recommendations accurate.

1 Current Loan Overview

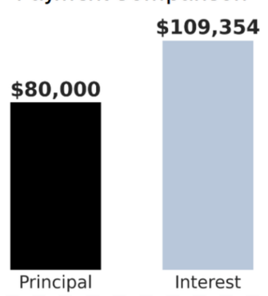
Baseline Loan Conditions

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$1,052.0	$109,354	15y 0mo	$189,354

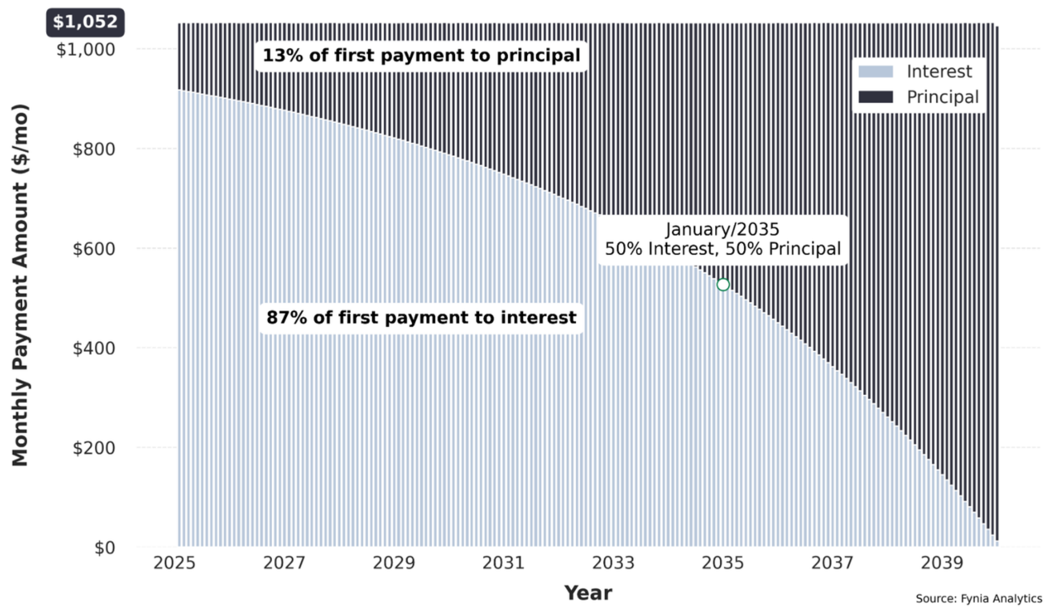
Total Payable Split



Payment Comparison

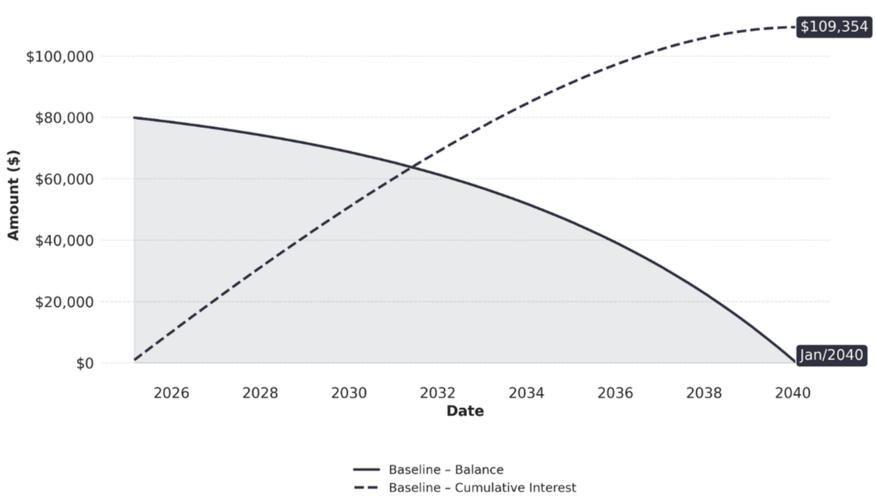


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
66.7%	42.2%	236.7%	$1,046

Balance And Cumulative Interest



50% of Balance Repaid

February/2035

Final Loan Payment Date

January/2040

By maintaining a monthly payment of $1,052.0, you would incur $109,354 in interest, with a total repayment of $189,354. Your loan would be fully paid off in 15y 0mo in January 2040 . 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

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

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: Payment Efficiency (%) = (Option ER ÷ Highest ER) × 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

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.

Baseline

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

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.

Standard

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

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.

Ideal

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.

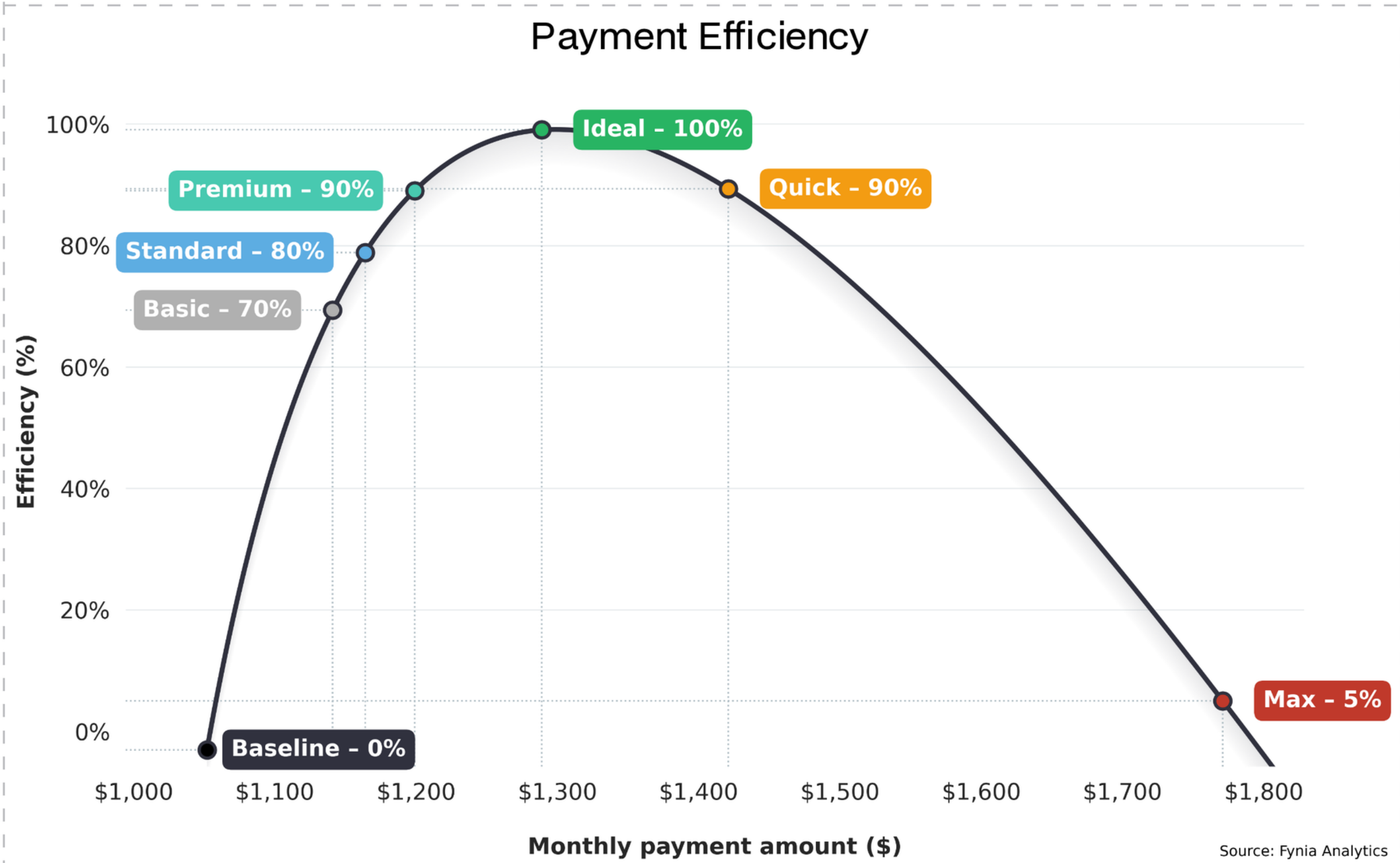
Quick

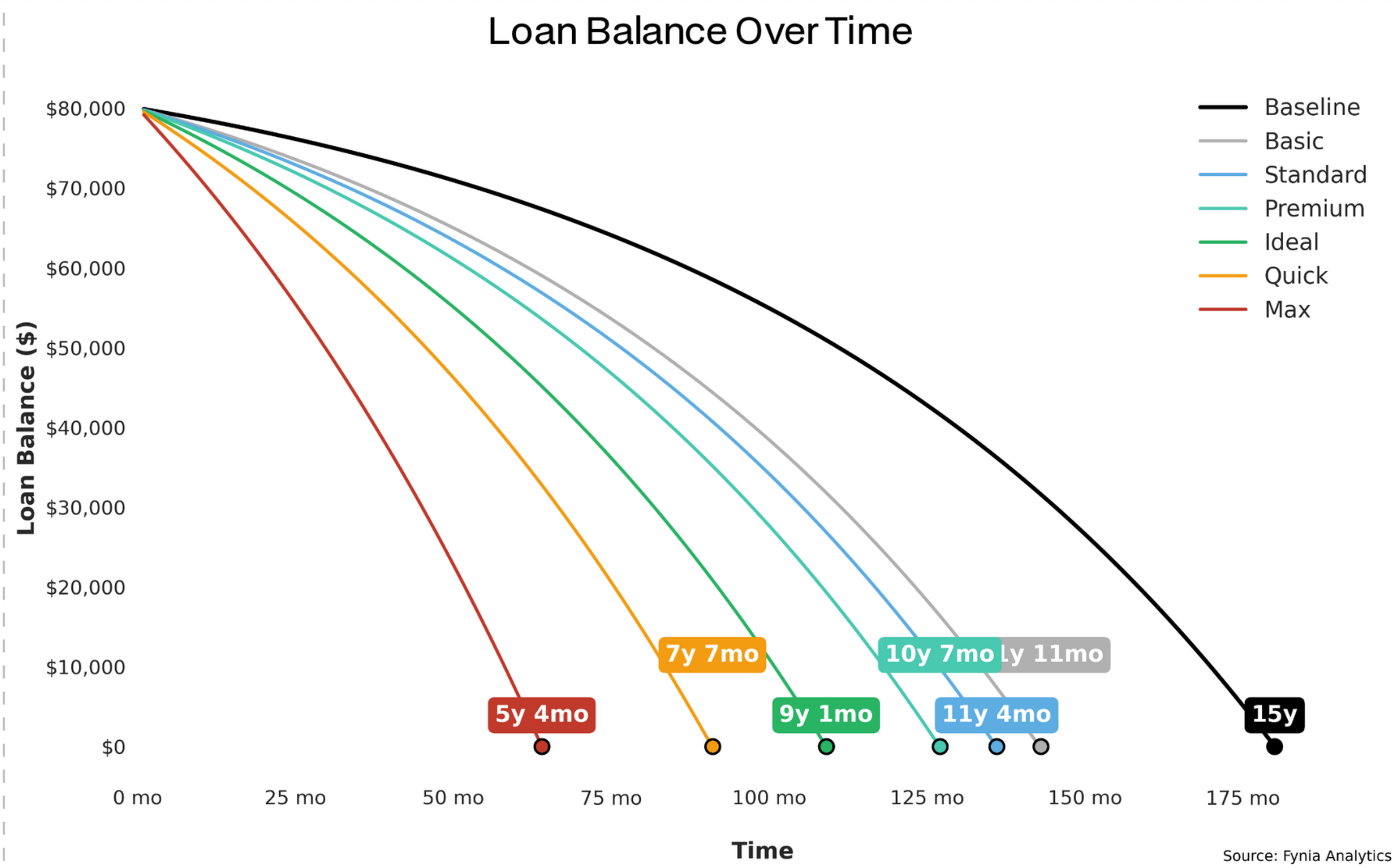
Has 90% Payment Efficiency, the same as Premium, but sits on the other side of the curve, prioritizing faster payoff (time saved) over pure interest savings/efficiency; in most cases, sticking with Ideal is the better decision unless time-to-debt-free is your top priority and the higher payment is sustainable.

Max

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



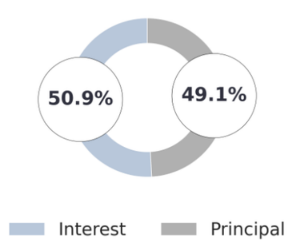


4 Payment Alternatives

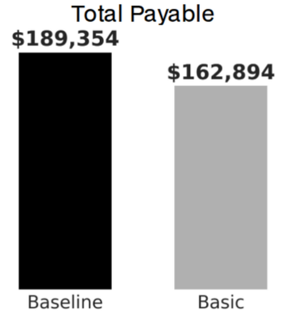
Basic The Budget Choice

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$1,141	$82,894	11y 11mo	$162,894
↑8.5% VS BASELINE · $89 INCREASE	↓24.2% VS BASELINE · $26,460 SAVED	↓20.6% VS BASELINE · 3y 1mo TIME SAVED	Baseline: $189,354

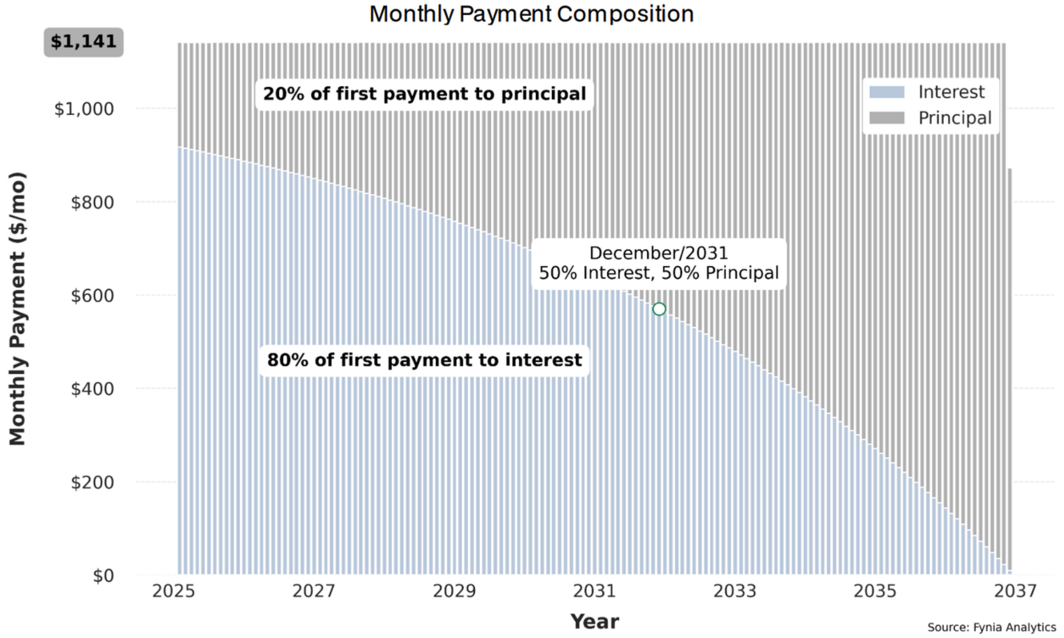
Total Payable Split



Total Payable

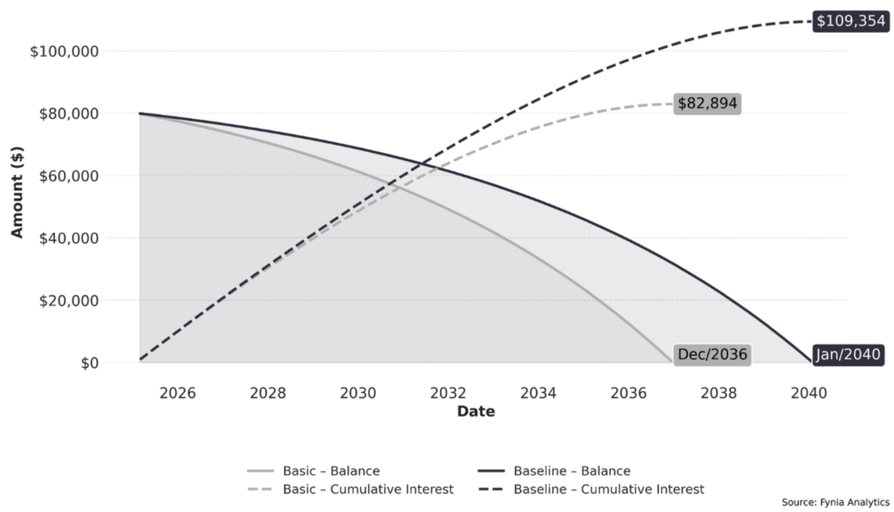


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
57.3%	49.1%	203.6%	$872
lower is better	higher is better	lower is better	

Balance And Cumulative Interest



50% of Balance Repaid

December/ 2031

Final Loan Payment Date

December/2036

Payment Efficiency

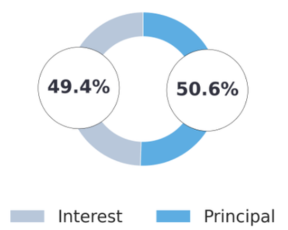
Summary

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 24.2% reduction in interest and a 20.6% shorter term. That's a +15.7 pp advantage (interest reduction minus payment increase) versus Baseline. In dollar terms, a modest +$89/mo unlocks about $26,460 in interest savings and trims roughly 3y 1mo from the schedule—making Basic a smart, budget-friendly starting point.

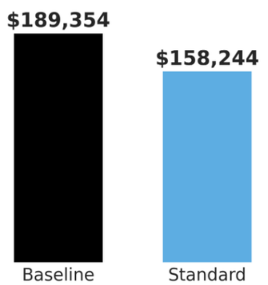
Standard The Value Pick

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$1,164	$78,244	11y 4mo	$158,244
↑10.6% VS BASELINE · $112 INCREASE	↓28.4% VS BASELINE · $31,110 SAVED	↓24.4% VS BASELINE · 3y 8mo TIME SAVED	Baseline: $189,354

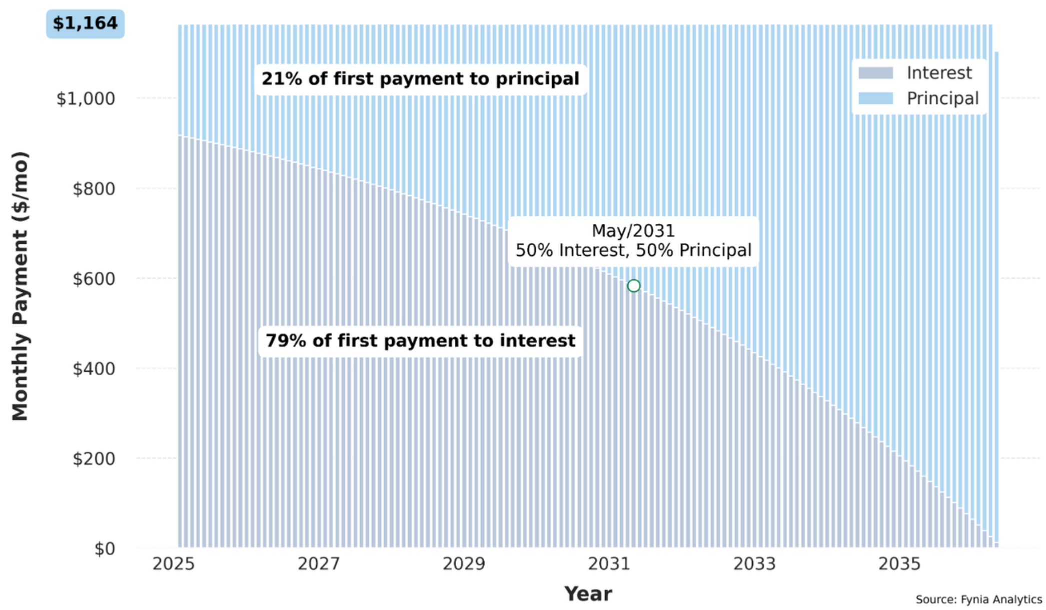
Total Payable Split



Total Payable

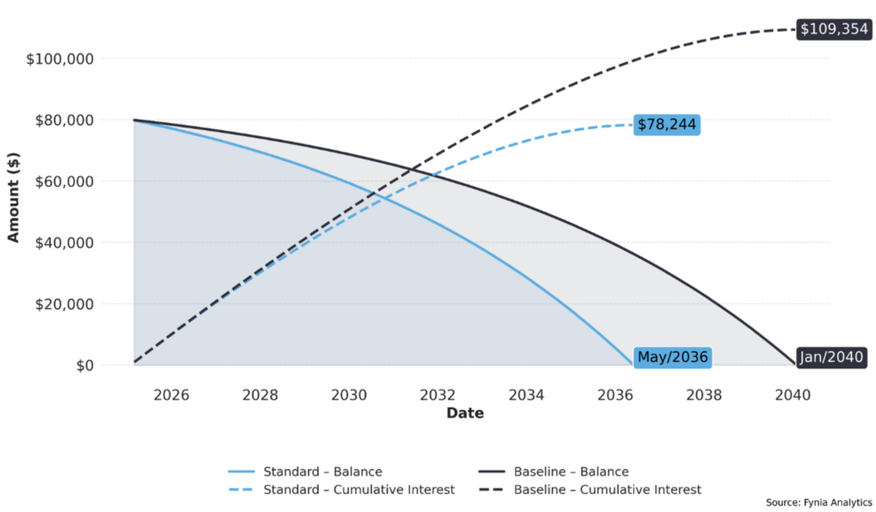


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
55.9% lower is better	50.6% higher is better	197.8% lower is better	$1,104

Balance And Cumulative Interest



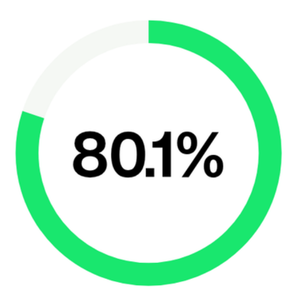
50% of Balance Repaid

June/2031

Final Loan Payment Date

May/2036

Payment Efficiency



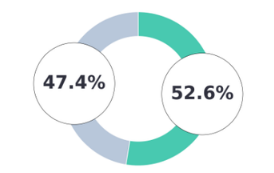
Summary

The Standard option is tuned toward roughly 80% efficiency—a balanced, best-value step up from Basic. A 10.6% increase in the monthly payment delivers a 28.4% reduction in interest and a 24.4% shorter term—yielding a +17.8 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$112/mo to save about $31,110 and trim 3y 8mo from the schedule.

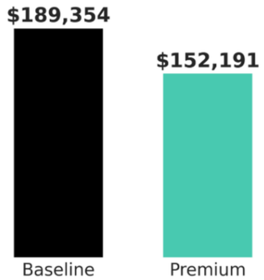
Premium The Sweet Spot

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$1,199	$72,191	10y 7mo	$152,191
↑14.0% VS BASELINE · $147 INCREASE	↓34.0% VS BASELINE · $37,163 SAVED	↓29.4% VS BASELINE · 4y 5mo TIME SAVED	Baseline: $189,354

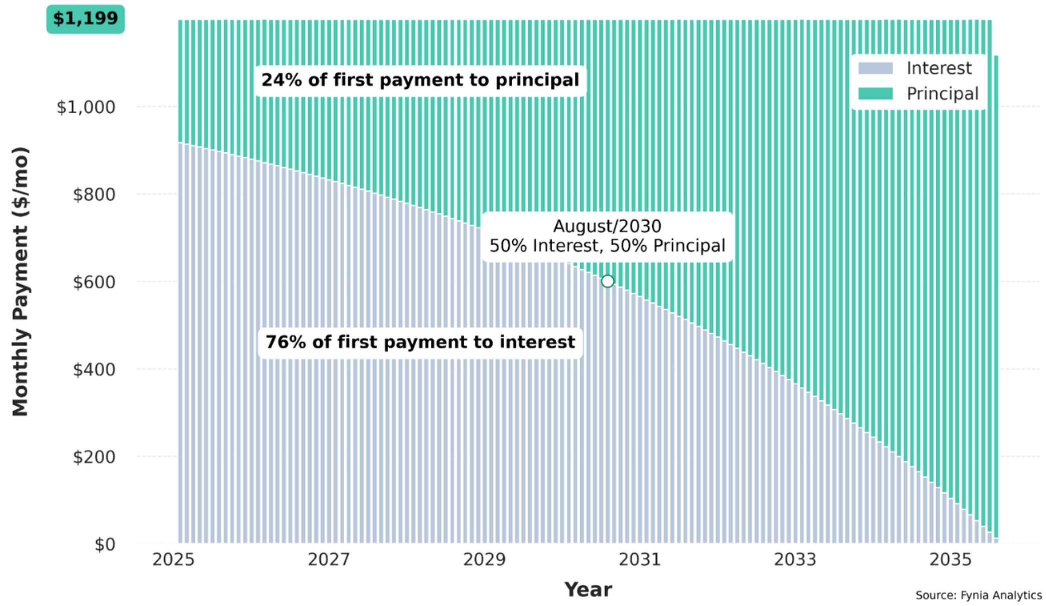
Total Payable Split



Total Payable

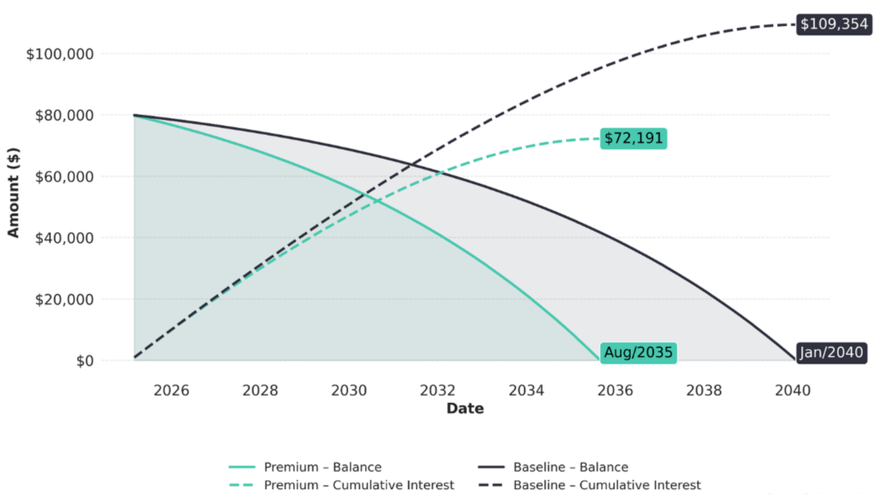


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
52.8%	52.6%	190.2%	$1,117
lower is better	higher is better	lower is better	

Balance And Cumulative Interest



50% of Balance Repaid

September/2030

Final Loan Payment Date

August/2035

Payment Efficiency

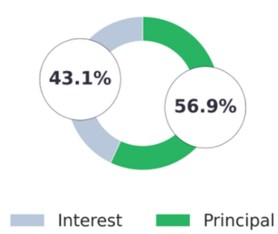
Summary

The Premium option targets roughly 90% efficiency—a meaningful step up from Standard while keeping costs contained. A 14.0% increase in the monthly payment delivers a 34.0% reduction in interest and a 29.4% shorter term—yielding a +20.0 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$147/mo to save about $37,163 and cut 4y 5mo from the schedule, making Premium a powerful yet competitively priced choice.

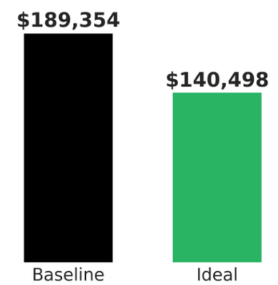
Ideal The Best Choice

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$1,289	$60,498	9y 1mo	$140,498
↑22.5% VS BASELINE · $237 INCREASE	↓44.7% VS BASELINE · $48,856 SAVED	↓39.4% VS BASELINE · 5y 11mo TIME SAVED	Baseline: $189,354

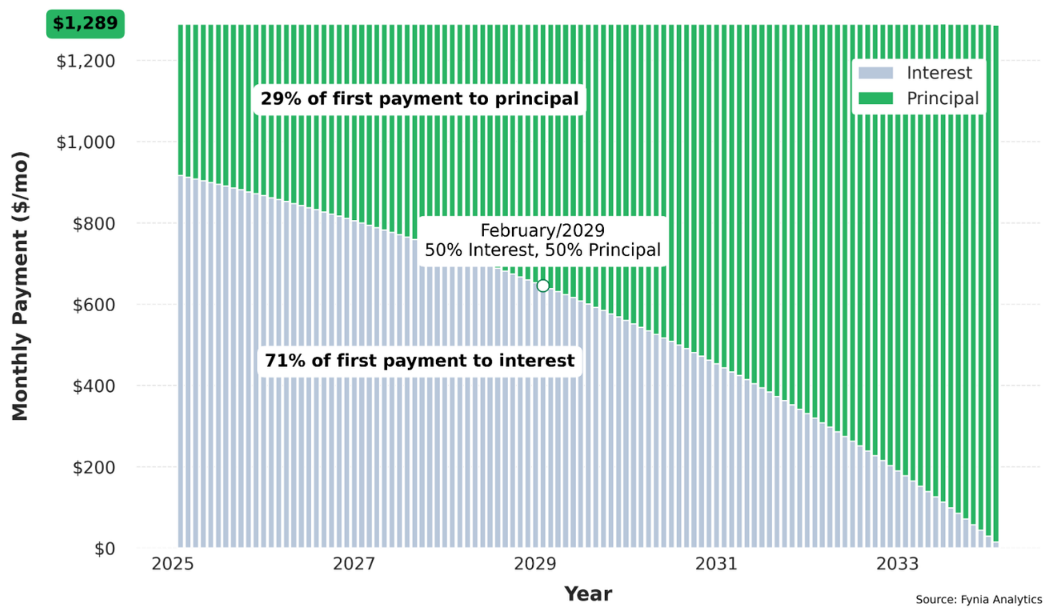
Total Payable Split



Total Payable

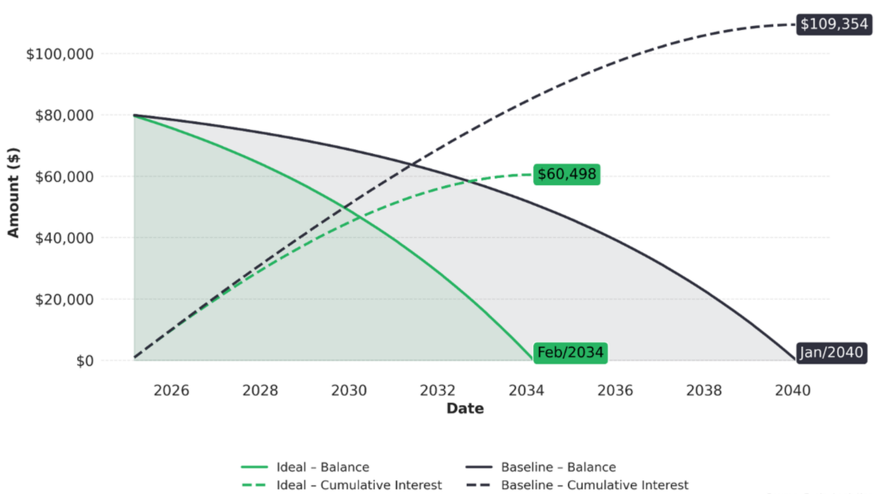


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
45.0% lower is better	56.9% higher is better	175.6% lower is better	$1,286

Balance And Cumulative Interest



50% of Balance Repaid

March/2029

Final Loan Payment Date

February/2034

Payment Efficiency

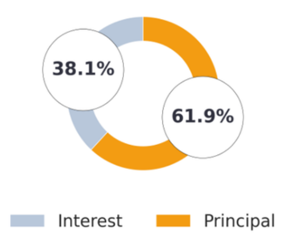
Summary

The Ideal option pursues 100% efficiency—every extra dollar works fully toward cutting interest and time. A 22.5% increase in the monthly payment translates into a 44.7% reduction in interest and a 39.4% shorter term—yielding a +22.1 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$237/mo to save about $48,856 and cut 5y 11mo from the schedule, making Ideal the mathematically optimal choice for unparalleled efficiency.

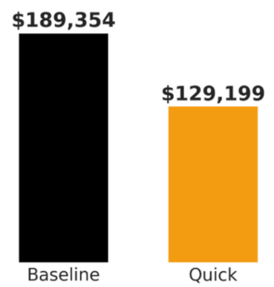
Quick The Fast Track

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$1,421	$49,199	7y 7mo	$129,199
↑35.1% VS BASELINE · $369 INCREASE	↓55.0% VS BASELINE · $60,155 SAVED	↓49.4% VS BASELINE · 7y 5mo TIME SAVED	Baseline: $189,354

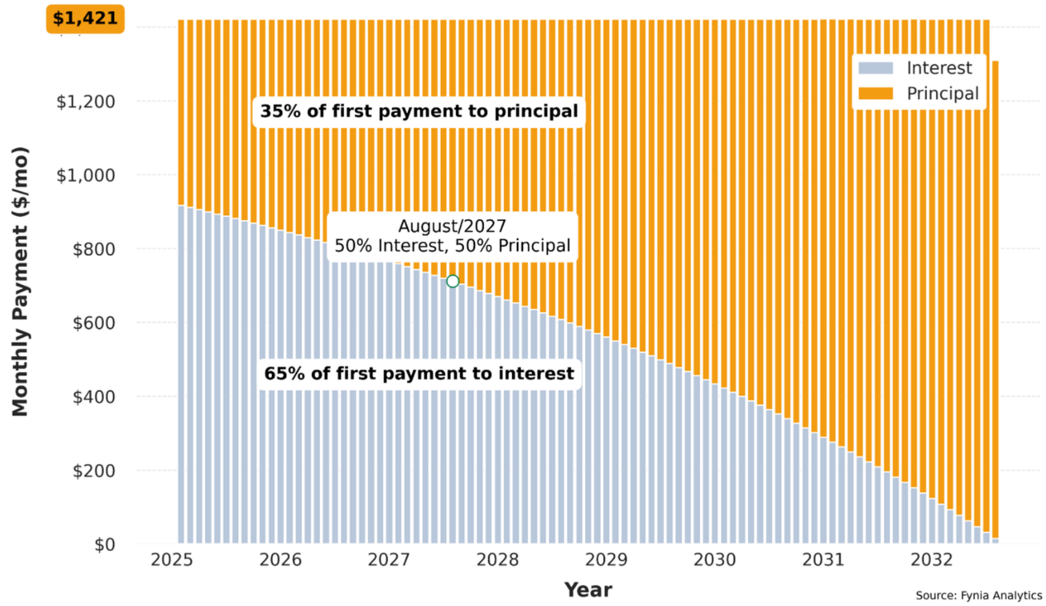
Total Payable Split



Total Payable

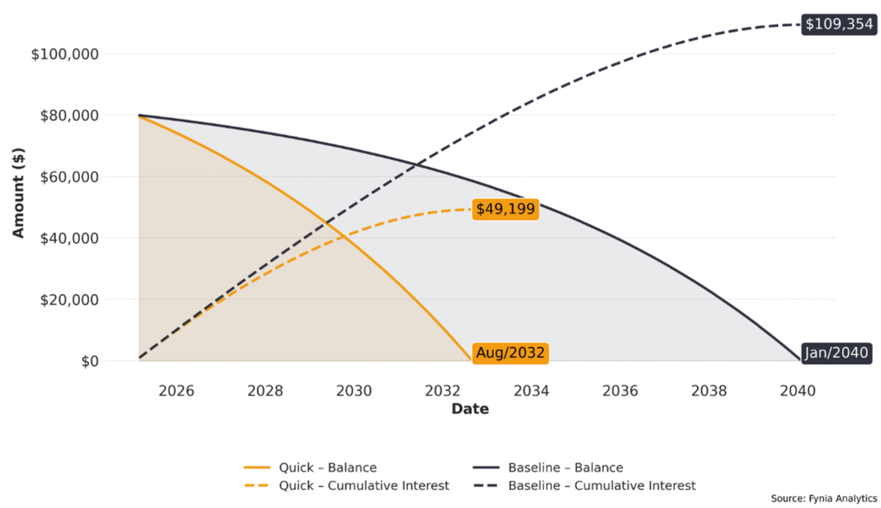


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
34.1% lower is better	61.9% higher is better	161.5% lower is better	$1,309

Balance And Cumulative Interest



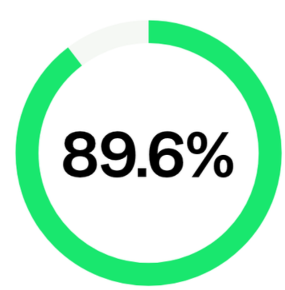
50% of Balance Repaid

September/2027

Final Loan Payment Date

August/2032

Payment Efficiency



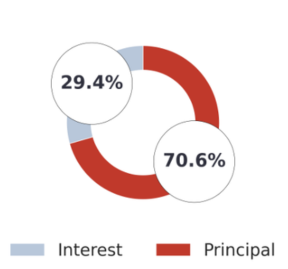
Summary

The Quick option prioritizes speed: a 35.1% increase in the monthly payment delivers a 55.0% reduction in interest and a 49.4% shorter term—yielding a +19.9 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 +$369/mo to save about $60,155 and cut 7y 5mo from the schedule, making Quick the right choice for those who value speed over maximum efficiency.

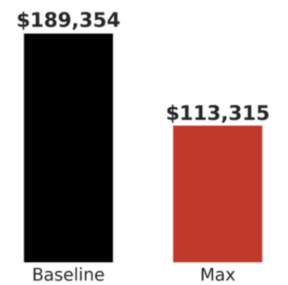
Max The Overpay Zone

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$1,771	$33,315	5y 4mo	$113,315
↑68.3% VS BASELINE · $719 INCREASE	↓69.5% VS BASELINE · $76,039 SAVED	↓64.4% VS BASELINE · 9y 8mo TIME SAVED	Baseline: $189,354

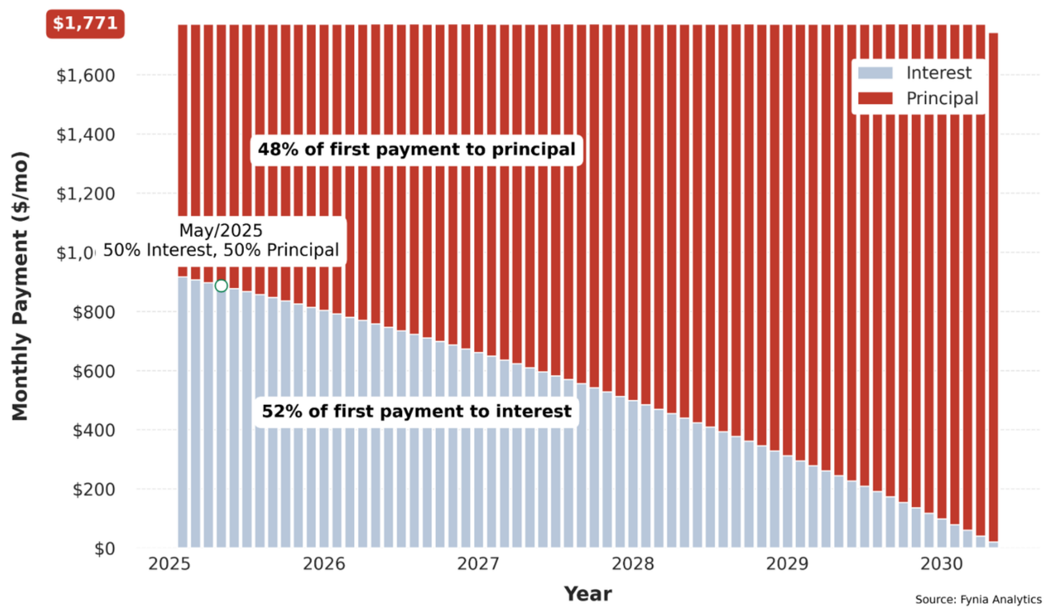
Total Payable Split



Total Payable

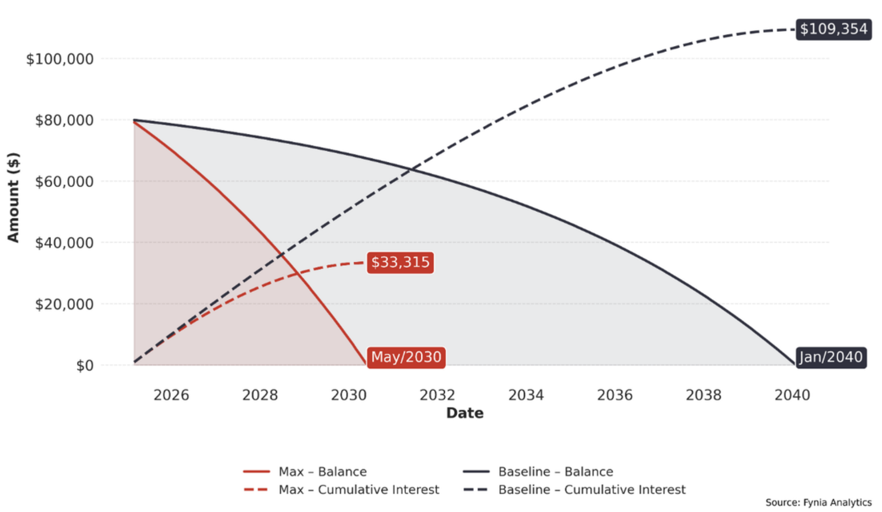


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
6.3% lower is better	70.6% higher is better	141.6% lower is better	$1,742

Balance And Cumulative Interest



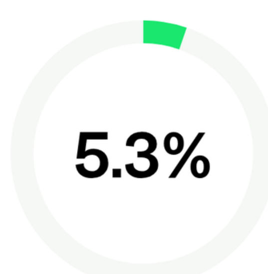
50% of Balance Repaid

June/2025

Final Loan Payment Date

May/2030

Payment Efficiency



Summary

The Max option pushes the monthly payment to a practical ceiling: a 68.3% increase delivers a 69.5% reduction in interest and a 64.4% shorter term—yielding a +1.2 pp advantage (interest reduction minus payment increase) vs Baseline. In nominal terms, that's +$719/mo to save about $76,039 and cut 9y 8mo 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	$1,052	$1,141	$1,164	$1,199	$1,289	$1,421	$1,771
Increase		+$89	+$112	+$147	+$237	+$369	+$719
Percentage Increase		8.5%	10.6%	14.0%	22.5%	35.1%	68.3%
Interest	$109,354	$82,894	$78,244	$72,191	$60,498	$49,199	$33,315
Savings	-	-$26,460	-$31,110	-$37,163	-$48,856	-$60,155	-$76,039
Percentage Change	-	24.2%	28.4%	34.0%	44.7%	55.0%	69.5%
Loan Term	15y 0mo	11y 11mo	11y 4mo	10y 7mo	9y 1mo	7y 7mo	5y 4mo
Time Saved	-	3y 1mo	3y 8mo	4y 5mo	5y 11mo	7y 5mo	9y 8mo
Percentage Change	-	20.6%	24.4%	29.4%	39.4%	49.4%	64.4%
Extra Fee Savings	-	-	-	-	-	-	-
Total Savings	-	-$26,460	-$31,110	-$37,163	-$48,856	-$60,155	-$76,039
Total Repayment	$189,354	$162,894	$158,244	$152,191	$140,498	$129,199	$113,315
Efficiency Ratio	-	15.7pp	17.8pp	20.0pp	22.1pp	19.9pp	1.2pp
Payment Efficiency	-	70.0%	80.1%	90.0%	100.0%	89.6%	5.3%

6 Detailed Amortization Schedules

Baseline

Month	Payment	Interest	Principal	E. Balance
1	$1,052	$917	$135	$79,865
2	$1,052	$915	$137	$79,728
3	$1,052	$914	$138	$79,589
4	$1,052	$912	$140	$79,449
5	$1,052	$910	$142	$79,308
6	$1,052	$909	$143	$79,164
7	$1,052	$907	$145	$79,019
8	$1,052	$905	$147	$78,873
9	$1,052	$904	$148	$78,725
10	$1,052	$902	$150	$78,575
11	$1,052	$900	$152	$78,423
12	$1,052	$899	$153	$78,270
13	$1,052	$897	$155	$78,114
14	$1,052	$895	$157	$77,958
15	$1,052	$893	$159	$77,799
16	$1,052	$891	$161	$77,638
17	$1,052	$890	$162	$77,476
18	$1,052	$888	$164	$77,312
19	$1,052	$886	$166	$77,145
20	$1,052	$884	$168	$76,977
...	...	...	...	...
161	$1,052	$214	$838	$17,866
162	$1,052	$205	$847	$17,018
163	$1,052	$195	$857	$16,161
164	$1,052	$185	$867	$15,294
165	$1,052	$175	$877	$14,418
166	$1,052	$165	$887	$13,531
167	$1,052	$155	$897	$12,634
168	$1,052	$145	$907	$11,727
169	$1,052	$134	$918	$10,809
170	$1,052	$124	$928	$9,881
171	$1,052	$113	$939	$8,942
172	$1,052	$102	$950	$7,993
173	$1,052	$92	$960	$7,032
174	$1,052	$81	$971	$6,061
175	$1,052	$69	$983	$5,078
176	$1,052	$58	$994	$4,084
177	$1,052	$47	$1,005	$3,079
178	$1,052	$35	$1,017	$2,062
179	$1,052	$24	$1,028	$1,034
Jan-2040	$1,046	$12	$1,034	$0

Basic

Month	Payment	Interest	Principal	E. Balance
1	$1,141	$917	$224	$79,776
2	$1,141	$914	$227	$79,549
3	$1,141	$911	$230	$79,319
4	$1,141	$909	$232	$79,087
5	$1,141	$906	$235	$78,852
6	$1,141	$904	$237	$78,615
7	$1,141	$901	$240	$78,375
8	$1,141	$898	$243	$78,132
9	$1,141	$895	$246	$77,886
10	$1,141	$892	$249	$77,637
11	$1,141	$890	$251	$77,386
12	$1,141	$887	$254	$77,132
13	$1,141	$884	$257	$76,874
14	$1,141	$881	$260	$76,614
15	$1,141	$878	$263	$76,351
16	$1,141	$875	$266	$76,085
17	$1,141	$872	$269	$75,816
18	$1,141	$869	$272	$75,544
19	$1,141	$866	$275	$75,268
20	$1,141	$862	$279	$74,990
...	...	...	...	...
124	$1,141	$230	$911	$19,166
125	$1,141	$220	$921	$18,244
126	$1,141	$209	$932	$17,312
127	$1,141	$198	$943	$16,370
128	$1,141	$188	$953	$15,416
129	$1,141	$177	$964	$14,452
130	$1,141	$166	$975	$13,476
131	$1,141	$154	$987	$12,490
132	$1,141	$143	$998	$11,492
133	$1,141	$132	$1,009	$10,483
134	$1,141	$120	$1,021	$9,462
135	$1,141	$108	$1,033	$8,429
136	$1,141	$97	$1,044	$7,385
137	$1,141	$85	$1,056	$6,328
138	$1,141	$73	$1,068	$5,260
139	$1,141	$60	$1,081	$4,179
140	$1,141	$48	$1,093	$3,086
141	$1,141	$35	$1,106	$1,980
142	$1,141	$23	$1,118	$862
Dec-2036	$872	$10	$862	$0

Standard				
Month	Payment	Interest	Principal	E. Balance
1	$1,164	$917	$247	$79,753
2	$1,164	$914	$250	$79,502
3	$1,164	$911	$253	$79,249
4	$1,164	$908	$256	$78,994
5	$1,164	$905	$259	$78,735
6	$1,164	$902	$262	$78,473
7	$1,164	$899	$265	$78,208
8	$1,164	$896	$268	$77,940
9	$1,164	$893	$271	$77,669
10	$1,164	$890	$274	$77,395
11	$1,164	$887	$277	$77,118
12	$1,164	$884	$280	$76,838
13	$1,164	$880	$284	$76,554
14	$1,164	$877	$287	$76,267
15	$1,164	$874	$290	$75,977
16	$1,164	$871	$293	$75,684
17	$1,164	$867	$297	$75,387
18	$1,164	$864	$300	$75,087
19	$1,164	$860	$304	$74,783
20	$1,164	$857	$307	$74,476
...	...	...	...	...
117	$1,164	$237	$927	$19,724
118	$1,164	$226	$938	$18,787
119	$1,164	$215	$949	$17,838
120	$1,164	$204	$960	$16,878
121	$1,164	$193	$971	$15,908
122	$1,164	$182	$982	$14,926
123	$1,164	$171	$993	$13,933
124	$1,164	$160	$1,004	$12,928
125	$1,164	$148	$1,016	$11,913
126	$1,164	$136	$1,028	$10,885
127	$1,164	$125	$1,039	$9,846
128	$1,164	$113	$1,051	$8,795
129	$1,164	$101	$1,063	$7,731
130	$1,164	$89	$1,075	$6,656
131	$1,164	$76	$1,088	$5,568
132	$1,164	$64	$1,100	$4,468
133	$1,164	$51	$1,113	$3,355
134	$1,164	$38	$1,126	$2,230
135	$1,164	$26	$1,138	$1,091
May-2036	$1,104	$13	$1,091	$0

Premium				
Month	Payment	Interest	Principal	E. Balance
1	$1,199	$917	$282	$79,718
2	$1,199	$913	$286	$79,432
3	$1,199	$910	$289	$79,143
4	$1,199	$907	$292	$78,851
5	$1,199	$904	$295	$78,556
6	$1,199	$900	$299	$78,257
7	$1,199	$897	$302	$77,954
8	$1,199	$893	$306	$77,649
9	$1,199	$890	$309	$77,339
10	$1,199	$886	$313	$77,027
11	$1,199	$883	$316	$76,710
12	$1,199	$879	$320	$76,390
13	$1,199	$875	$324	$76,066
14	$1,199	$872	$327	$75,739
15	$1,199	$868	$331	$75,408
16	$1,199	$864	$335	$75,073
17	$1,199	$860	$339	$74,734
18	$1,199	$856	$343	$74,391
19	$1,199	$852	$347	$74,045
20	$1,199	$848	$351	$73,694
...	...	...	...	...
108	$1,199	$244	$955	$20,302
109	$1,199	$233	$966	$19,335
110	$1,199	$222	$977	$18,358
111	$1,199	$210	$989	$17,369
112	$1,199	$199	$1,000	$16,369
113	$1,199	$188	$1,011	$15,358
114	$1,199	$176	$1,023	$14,335
115	$1,199	$164	$1,035	$13,300
116	$1,199	$152	$1,047	$12,254
117	$1,199	$140	$1,059	$11,195
118	$1,199	$128	$1,071	$10,124
119	$1,199	$116	$1,083	$9,041
120	$1,199	$104	$1,095	$7,946
121	$1,199	$91	$1,108	$6,838
122	$1,199	$78	$1,121	$5,717
123	$1,199	$66	$1,133	$4,584
124	$1,199	$53	$1,146	$3,437
125	$1,199	$39	$1,160	$2,278
126	$1,199	$26	$1,173	$1,105
Aug-2035	$1,117	$13	$1,105	$0

Ideal				
Month	Payment	Interest	Principal	E. Balance
1	$1,289	$917	$372	$79,628
2	$1,289	$912	$377	$79,251
3	$1,289	$908	$381	$78,870
4	$1,289	$904	$385	$78,485
5	$1,289	$899	$390	$78,095
6	$1,289	$895	$394	$77,701
7	$1,289	$890	$399	$77,302
8	$1,289	$886	$403	$76,899
9	$1,289	$881	$408	$76,491
10	$1,289	$876	$413	$76,079
11	$1,289	$872	$417	$75,661
12	$1,289	$867	$422	$75,239
13	$1,289	$862	$427	$74,813
14	$1,289	$857	$432	$74,381
15	$1,289	$852	$437	$73,944
16	$1,289	$847	$442	$73,502
17	$1,289	$842	$447	$73,055
18	$1,289	$837	$452	$72,604
19	$1,289	$832	$457	$72,147
20	$1,289	$827	$462	$71,684
...	...	...	...	...
90	$1,289	$263	$1,026	$21,894
91	$1,289	$251	$1,038	$20,856
92	$1,289	$239	$1,050	$19,806
93	$1,289	$227	$1,062	$18,744
94	$1,289	$215	$1,074	$17,670
95	$1,289	$202	$1,087	$16,583
96	$1,289	$190	$1,099	$15,484
97	$1,289	$177	$1,112	$14,373
98	$1,289	$165	$1,124	$13,248
99	$1,289	$152	$1,137	$12,111
100	$1,289	$139	$1,150	$10,961
101	$1,289	$126	$1,163	$9,797
102	$1,289	$112	$1,177	$8,621
103	$1,289	$99	$1,190	$7,430
104	$1,289	$85	$1,204	$6,227
105	$1,289	$71	$1,218	$5,009
106	$1,289	$57	$1,232	$3,777
107	$1,289	$43	$1,246	$2,532
108	$1,289	$29	$1,260	$1,272
Feb-2034	$1,286	$15	$1,272	$0

Quick				
Month	Payment	Interest	Principal	E. Balance
1	$1,421	$917	$504	$79,496
2	$1,421	$911	$510	$78,986
3	$1,421	$905	$516	$78,470
4	$1,421	$899	$522	$77,948
5	$1,421	$893	$528	$77,420
6	$1,421	$887	$534	$76,886
7	$1,421	$881	$540	$76,346
8	$1,421	$875	$546	$75,800
9	$1,421	$869	$552	$75,247
10	$1,421	$862	$559	$74,689
11	$1,421	$856	$565	$74,123
12	$1,421	$849	$572	$73,552
13	$1,421	$843	$578	$72,973
14	$1,421	$836	$585	$72,389
15	$1,421	$829	$592	$71,797
16	$1,421	$823	$598	$71,199
17	$1,421	$816	$605	$70,594
18	$1,421	$809	$612	$69,981
19	$1,421	$802	$619	$69,362
20	$1,421	$795	$626	$68,736
...	...	...	...	...
72	$1,421	$289	$1,132	$24,049
73	$1,421	$276	$1,145	$22,903
74	$1,421	$262	$1,159	$21,745
75	$1,421	$249	$1,172	$20,573
76	$1,421	$236	$1,185	$19,387
77	$1,421	$222	$1,199	$18,189
78	$1,421	$208	$1,213	$16,976
79	$1,421	$195	$1,226	$15,750
80	$1,421	$180	$1,241	$14,509
81	$1,421	$166	$1,255	$13,254
82	$1,421	$152	$1,269	$11,985
83	$1,421	$137	$1,284	$10,701
84	$1,421	$123	$1,298	$9,403
85	$1,421	$108	$1,313	$8,090
86	$1,421	$93	$1,328	$6,762
87	$1,421	$77	$1,344	$5,418
88	$1,421	$62	$1,359	$4,059
89	$1,421	$47	$1,374	$2,685
90	$1,421	$31	$1,390	$1,294
Aug-2032	$1,309	$15	$1,294	$0

Max				
Month	Payment	Interest	Principal	E. Balance
1	$1,771	$917	$854	$79,146
2	$1,771	$907	$864	$78,282
3	$1,771	$897	$874	$77,408
4	$1,771	$887	$884	$76,523
5	$1,771	$877	$894	$75,629
6	$1,771	$867	$904	$74,725
7	$1,771	$856	$915	$73,810
8	$1,771	$846	$925	$72,885
9	$1,771	$835	$936	$71,949
10	$1,771	$824	$947	$71,002
11	$1,771	$814	$957	$70,045
12	$1,771	$803	$968	$69,077
13	$1,771	$792	$979	$68,097
14	$1,771	$780	$991	$67,106
15	$1,771	$769	$1,002	$66,104
16	$1,771	$757	$1,014	$65,091
17	$1,771	$746	$1,025	$64,066
18	$1,771	$734	$1,037	$63,029
19	$1,771	$722	$1,049	$61,980
20	$1,771	$710	$1,061	$60,919
...	...	...	...	...
45	$1,771	$361	$1,410	$30,061
46	$1,771	$344	$1,427	$28,634
47	$1,771	$328	$1,443	$27,192
48	$1,771	$312	$1,459	$25,732
49	$1,771	$295	$1,476	$24,256
50	$1,771	$278	$1,493	$22,763
51	$1,771	$261	$1,510	$21,253
52	$1,771	$244	$1,527	$19,725
53	$1,771	$226	$1,545	$18,180
54	$1,771	$208	$1,563	$16,618
55	$1,771	$190	$1,581	$15,037
56	$1,771	$172	$1,599	$13,438
57	$1,771	$154	$1,617	$11,821
58	$1,771	$135	$1,636	$10,186
59	$1,771	$117	$1,654	$8,531
60	$1,771	$98	$1,673	$6,858
61	$1,771	$79	$1,692	$5,166
62	$1,771	$59	$1,712	$3,454
63	$1,771	$40	$1,731	$1,723
May-2030	$1,742	$20	$1,723	$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.
- **Questions? hello@fynia.co**