



Loan Optimization Report

- Loan amount: \$320,000.00
- Interest rate: 7.20% Annual
- Current monthly payment: \$2,218.00

11/january/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.
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- 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

\$2,218.0

Interest to Pay

\$424,245

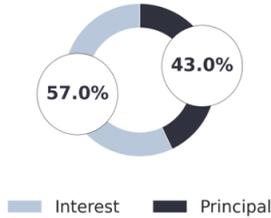
Loan Term

28y 0mo

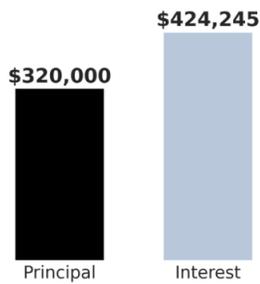
Total Repayment

\$744,245

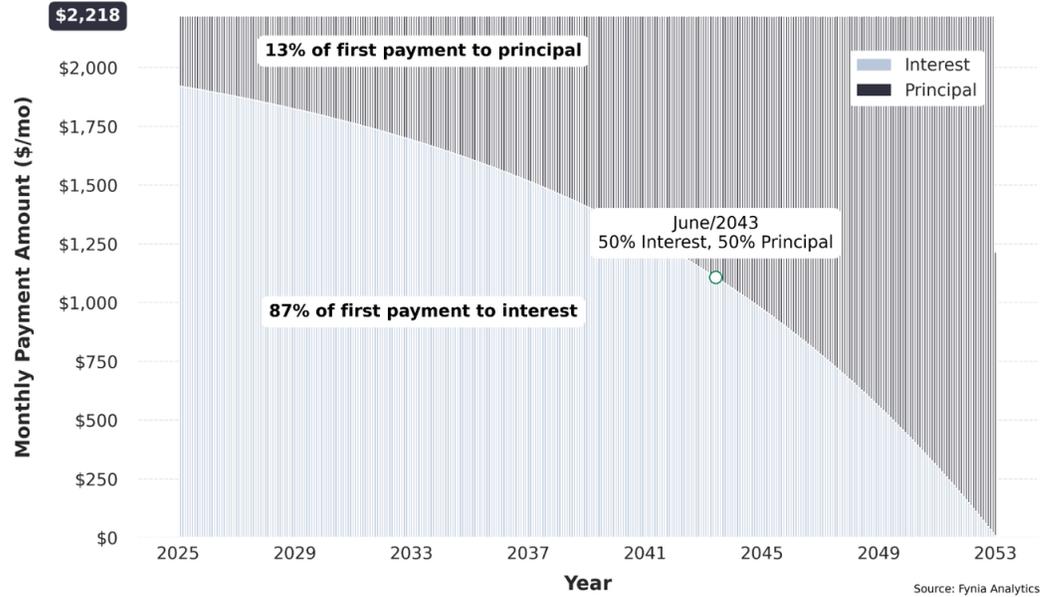
Total Payable Split



Payment Comparison



Monthly Payment Composition



Interest-Dominant Payment Period

65.5%

Average Principal Contribution

43.0%

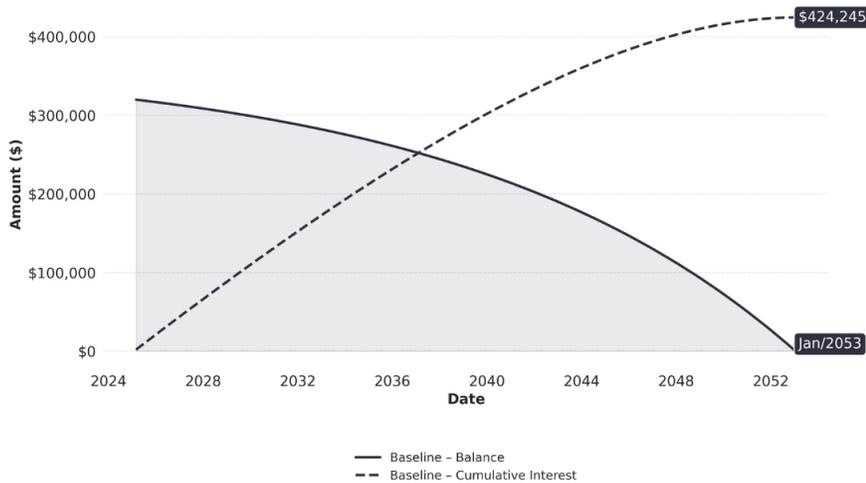
Total Payment Ratio

232.6%

Final payment (last installment)

\$1,215

Balance And Cumulative Interest



50% of Balance Repaid

June/2043

Final Loan Payment Date

January/2053

By maintaining a monthly payment of \$2,218.0, you would incur \$424,245 in interest, with a total repayment of \$744,245. Your loan would be fully paid off in 28y 0mo in January 2053. Now, let's explore the payment alternatives proposed by Fynia.

2 How We Measure Efficiency

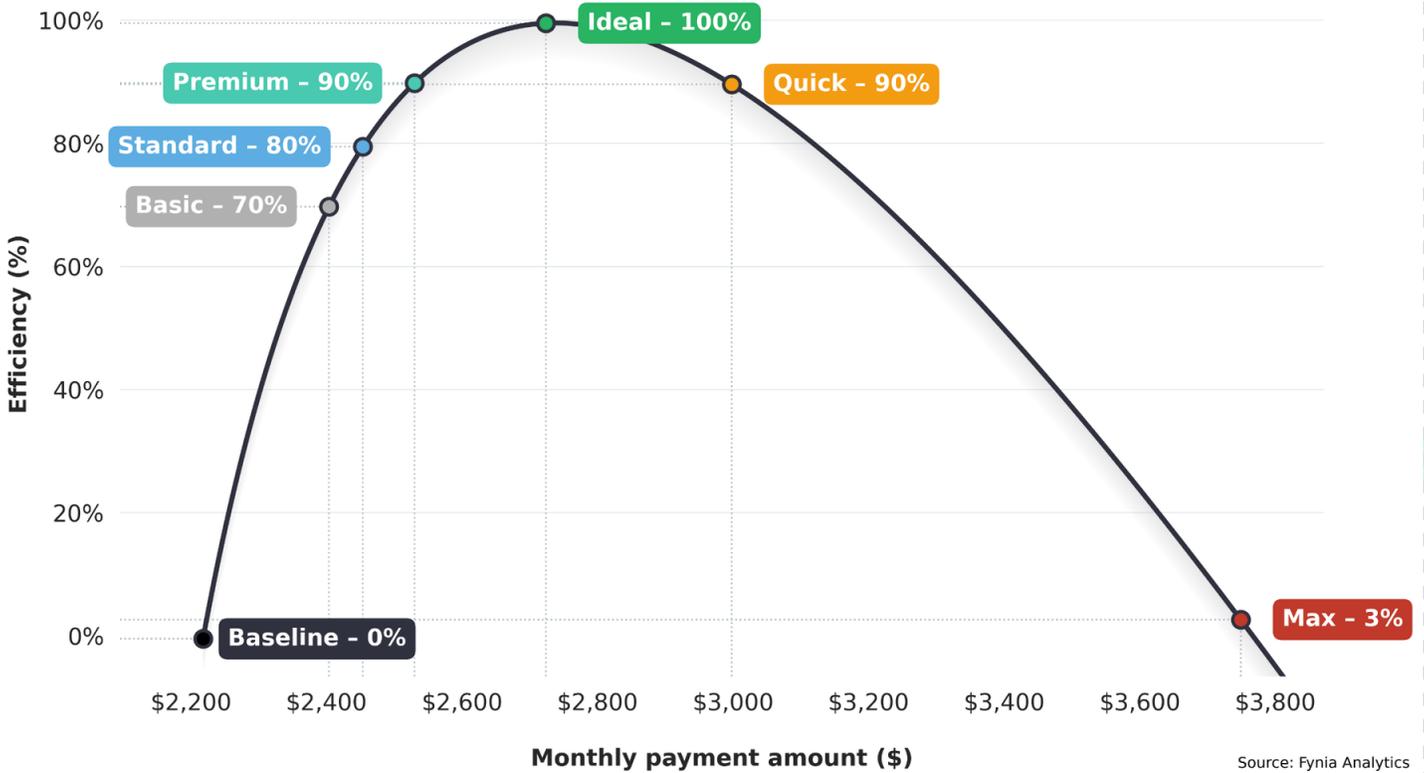
Increasing your monthly payment indefinitely doesn't make sense: after a certain point, each extra dollar buys less and less benefit. Fynia models several personalized alternatives to reveal this curve of diminishing returns and pinpoints the maximum-efficiency point—the spot where the trade-off between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

That peak is where the Ideal alternative sits.

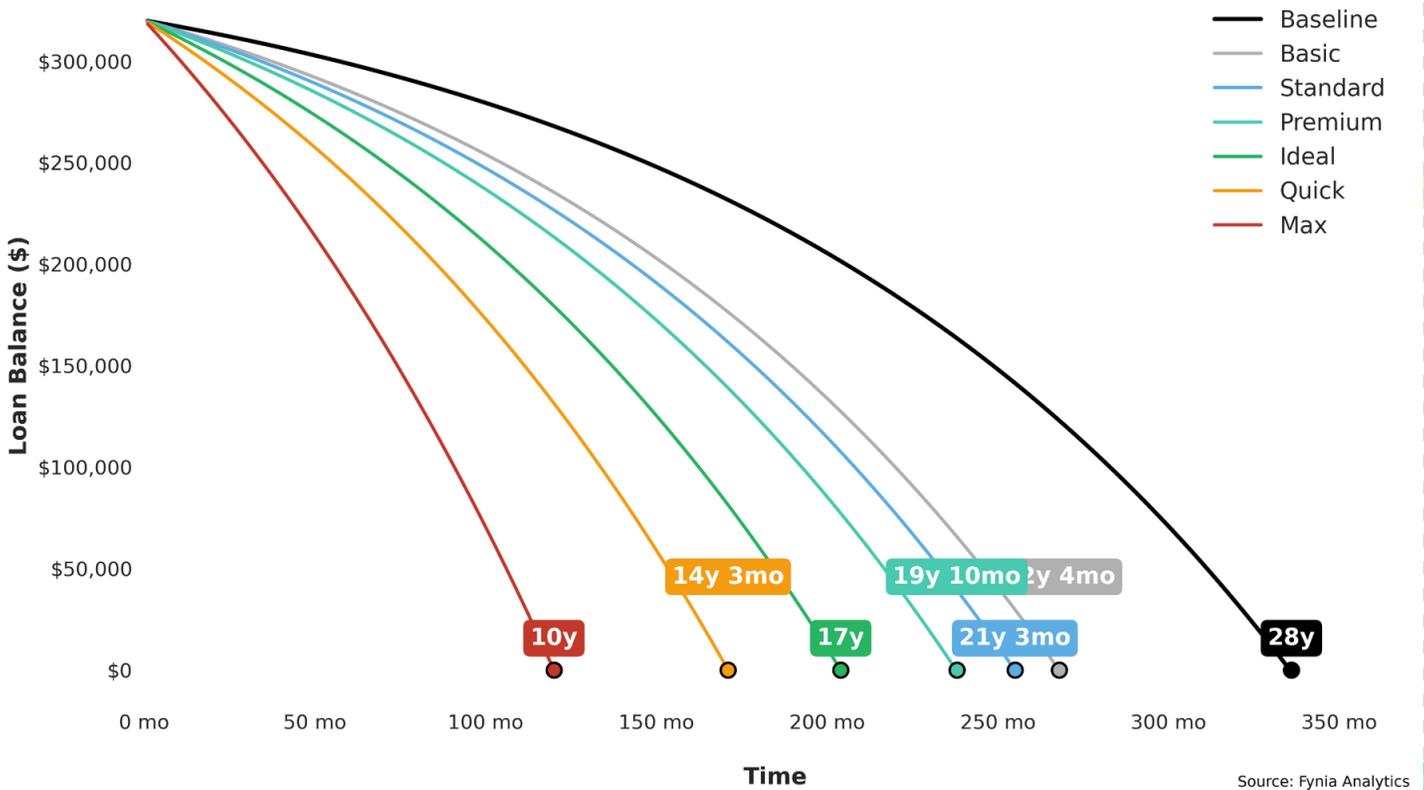
Efficiency Ratio	Payment Efficiency
<p>Efficiency Ratio measures the net benefit of an alternative as Interest Savings % - Monthly Payment Increase %, expressed in percentage points (pp). Positive values mean the extra payment yields a net gain in savings; zero is break-even; negative values indicate 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.</p>	<p>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: $\text{Payment Efficiency (\%)} = (\text{Option ER} \div \text{Highest ER}) \times 100$. This normalization gives an immediate, interpretable measure of how close each option is to the optimal balance between extra payment and interest savings.</p>
Alternatives	Baseline
<p>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.</p>	<p>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.</p>
Basic	Standard
<p>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.</p>	<p>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.</p>
Premium	Ideal
<p>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.</p>	<p>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.</p>
Quick	Max
<p>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.</p>	<p>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.</p>

3 Efficiency & Payoff Charts

Payment Efficiency



Loan Balance Over Time



4 Payment Alternatives

Basic The Budget Choice

Monthly Payment

\$2,404

↑8.4%
VS BASELINE

\$186
INCREASE

Interest to Pay

\$324,115

↓23.6%
VS BASELINE

\$100,130
SAVED

Loan Term

22y 4mo

↓20.2%
VS BASELINE

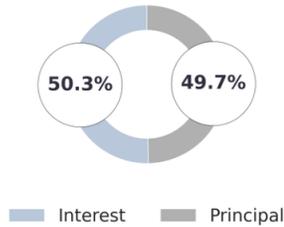
5y 8mo
TIME SAVED

Total Repayment

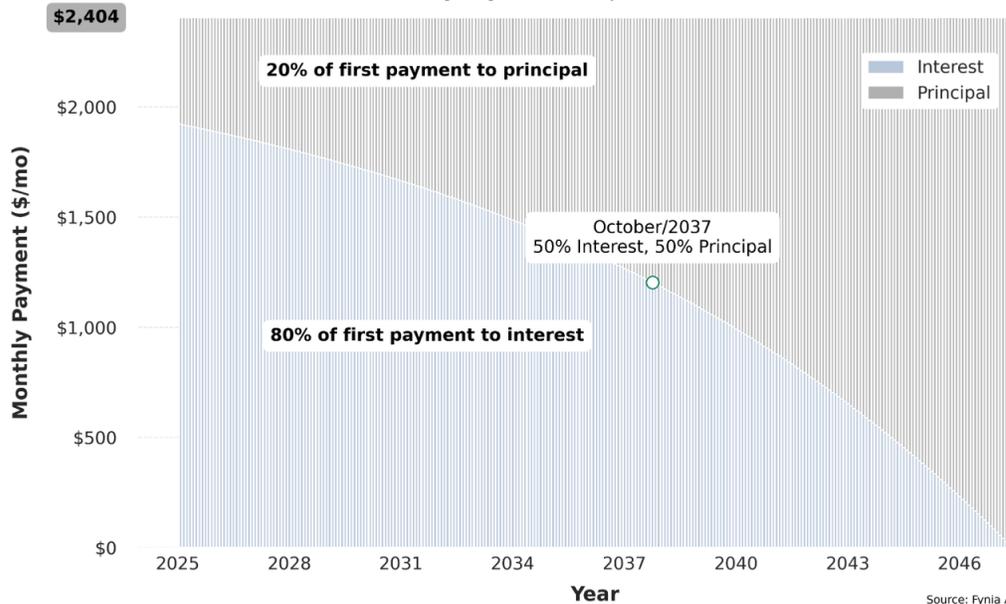
\$644,115

Baseline: \$744,245

Total Payable Split

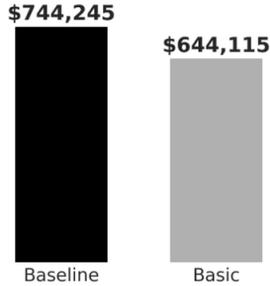


Monthly Payment Composition



Source: Fynia Analytics

Total Payable



In interest-Dominant Payment Period

57.1%
lower is better

Average Principal Contribution

49.7%
higher is better

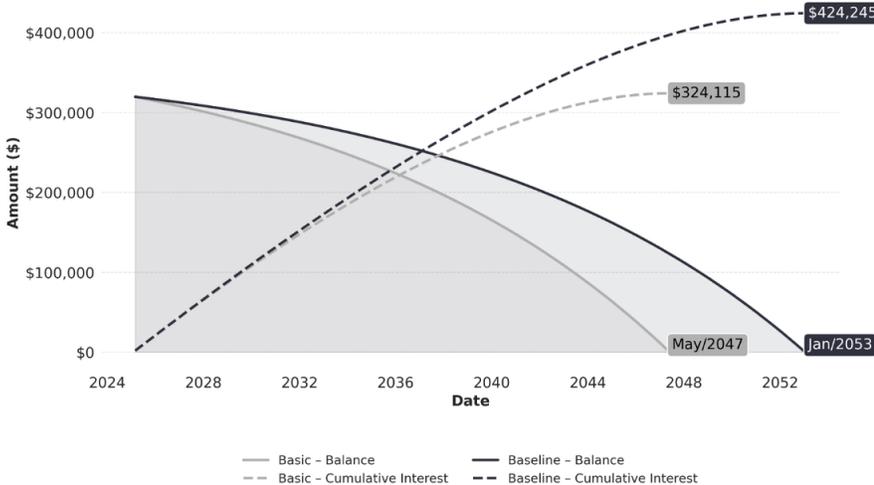
Total Payment Ratio

201.3%
lower is better

Final payment (last installment)

\$2,247

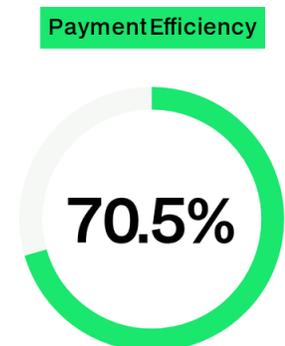
Balance And Cumulative Interest



Source: Fynia Analytics

Summary

The Basic option is calibrated to target about 70% efficiency in repayment—keeping the payment increase as low as possible at 8.4% —while still delivering a 23.6% reduction in interest and a 20.2% shorter term. That's a +15.2 pp advantage (interest reduction minus payment increase) versus Baseline. In dollar terms, a modest +\$186/mo unlocks about \$100,130 in interest savings and trims roughly 5y 8mo from the schedule—making Basic a smart, budget-friendly starting point.



Standard The Value Pick

Monthly Payment

\$2,454

↑10.6% VS BASELINE
\$236 INCREASE

Interest to Pay

\$305,627

↓28.0% VS BASELINE
\$118,618 SAVED

Loan Term

21y 3mo

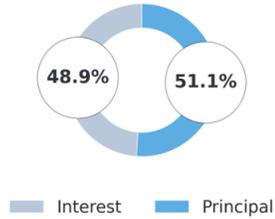
↓24.1% VS BASELINE
6y 9mo TIME SAVED

Total Repayment

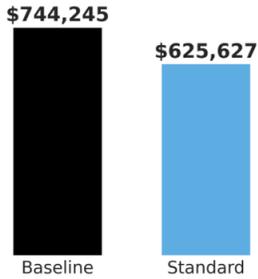
\$625,627

Baseline: \$744,245

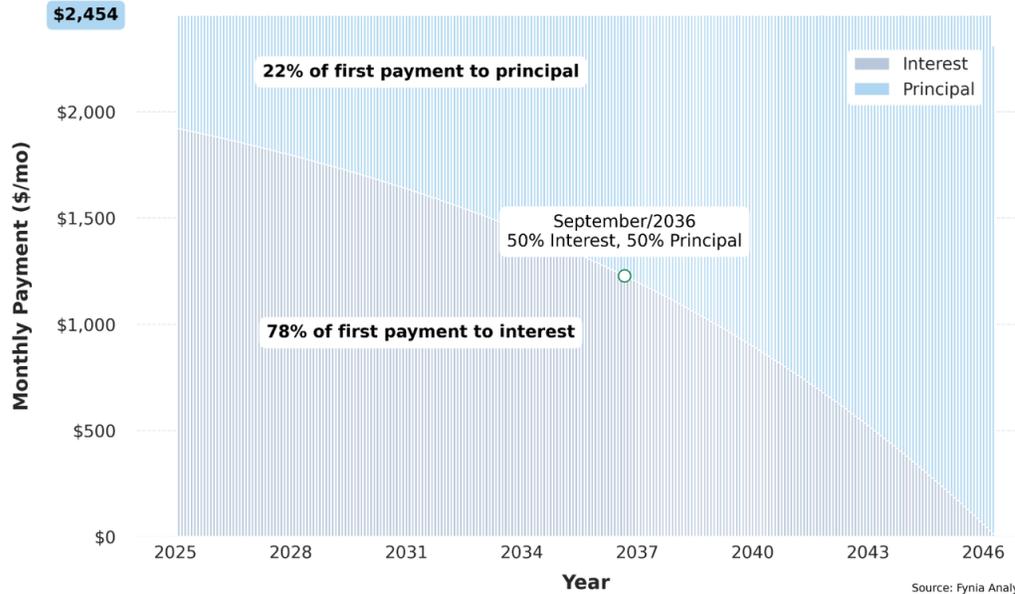
Total Payable Split



Total Payable



Monthly Payment Composition



Source: Fynia Analytics

Interest-Dominant Payment Period

54.9%
lower is better

Average Principal Contribution

51.1%
higher is better

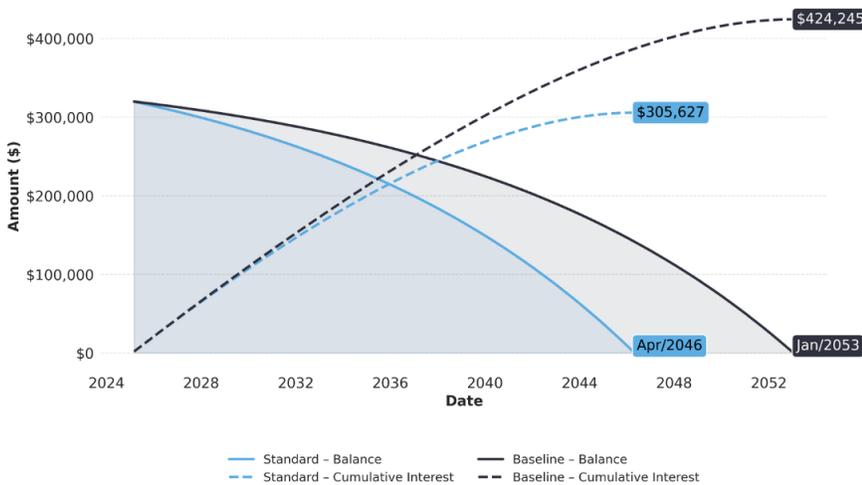
Total Payment Ratio

195.5%
lower is better

Final payment (last installment)

\$2,311

Balance And Cumulative Interest



Source: Fynia Analytics

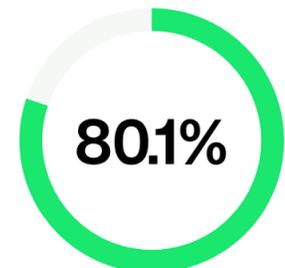
50% of Balance Repaid

October/2036

Final Loan Payment Date

April/2046

Payment Efficiency

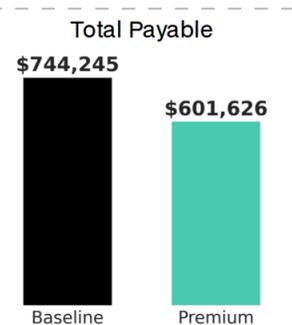
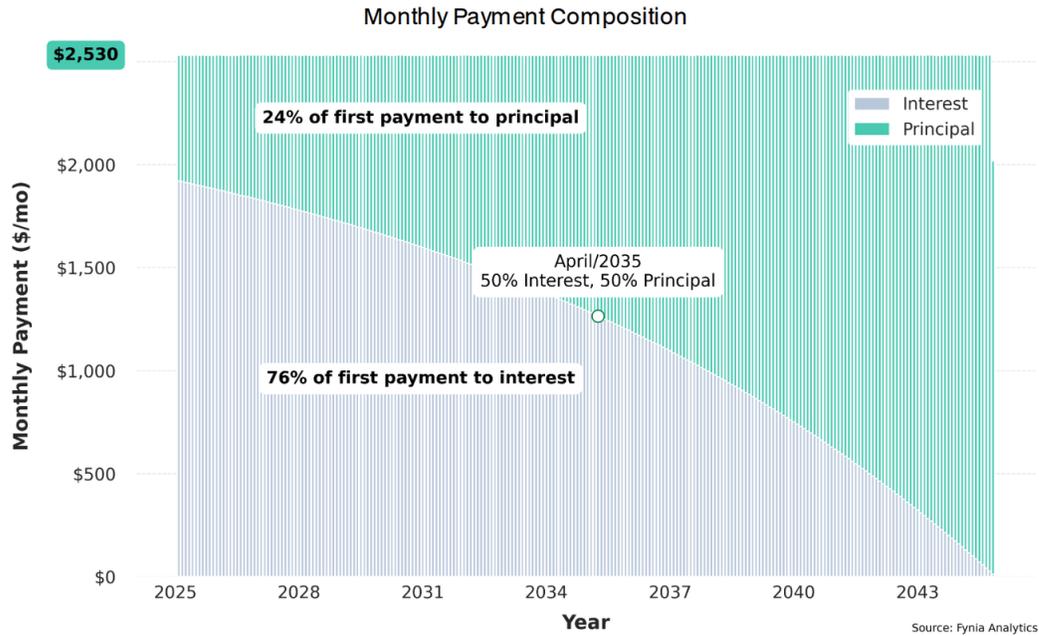
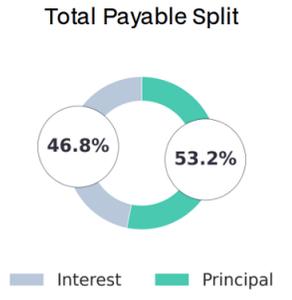


Summary

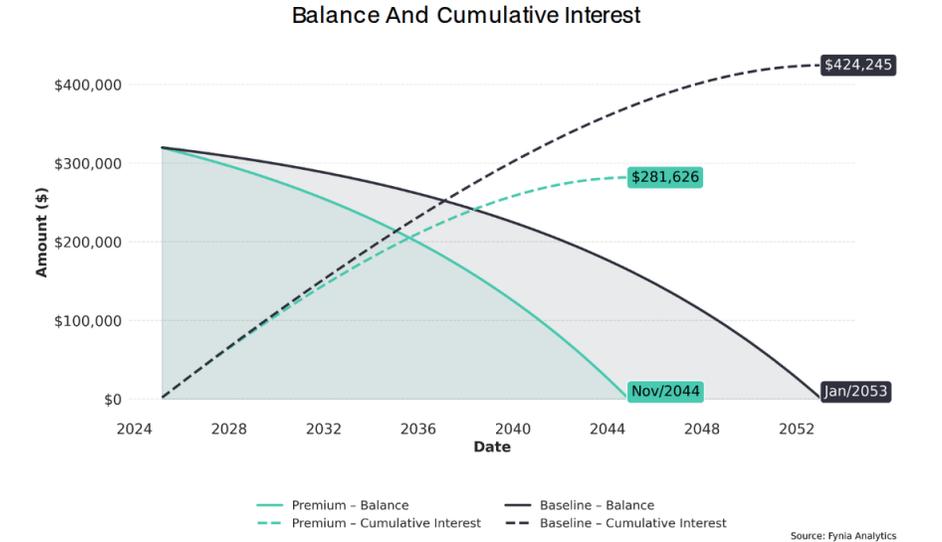
The Standard option is tuned toward roughly 80% efficiency—a balanced, best-value step up from Basic. A 106% increase in the monthly payment delivers a 28.0% reduction in interest and a 24.1% shorter term—yielding a +17.3 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$236/mo to save about \$118,618 and trim by 9mo from the schedule.

Premium The Sweet Spot

Monthly Payment \$2,530 <small>↑14.1% VS BASELINE</small> <small>\$312 INCREASE</small>	Interest to Pay \$281,626 <small>↓33.6% VS BASELINE</small> <small>\$142,619 SAVED</small>	Loan Term 19y 10mo <small>↓29.2% VS BASELINE</small> <small>8y 2mo TIME SAVED</small>	Total Repayment \$601,626 <small>Baseline: \$744,245</small>
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Interest-Dominant Payment Period 51.3% <small>lower is better</small>	Average Principal Contribution 53.2% <small>higher is better</small>	Total Payment Ratio 188.0% <small>lower is better</small>	Final payment (last installment) \$2,016
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50% of Balance Repaid

April/2035

Final Loan Payment Date

November/2044

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 33.6% reduction in interest and a 29.2% shorter term—yielding a +196 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$312/mo to save about \$142,619 and cut 8y 2mo from the schedule, making Premium a powerful yet competitively priced choice.



Ideal The Best Choice

Monthly Payment

\$2,724

↑22.8% VS BASELINE
\$506 INCREASE

Interest to Pay

\$235,657

↓44.5% VS BASELINE
\$188,588 SAVED

Loan Term

17y 0mo

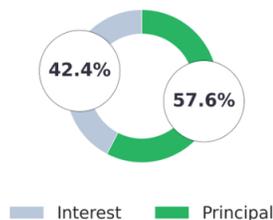
↓39.3% VS BASELINE
11y 0mo TIME SAVED

Total Repayment

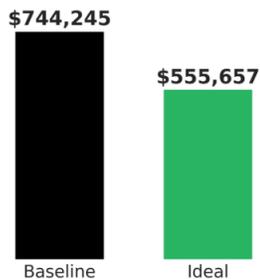
\$555,657

Baseline: \$744,245

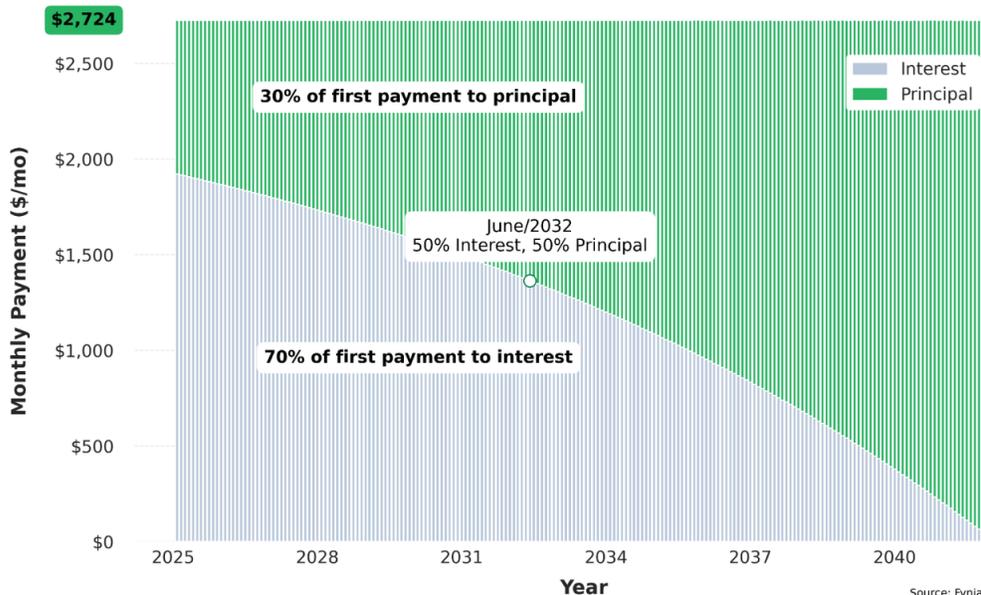
Total Payable Split



Total Payable



Monthly Payment Composition



Source: Fynia Analytics

Interest-Dominant Payment Period

43.6%
lower is better

Average Principal Contribution

57.6%
higher is better

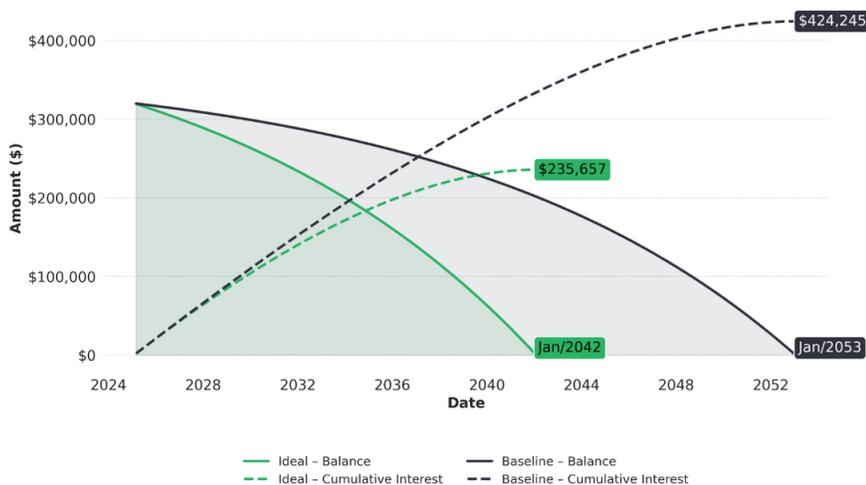
Total Payment Ratio

173.6%
lower is better

Final payment (last installment)

\$2,685

Balance And Cumulative Interest



Source: Fynia Analytics

50% of Balance Repaid

July/2032

Final Loan Payment Date

January/2042

Payment Efficiency

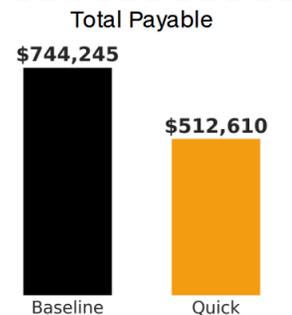
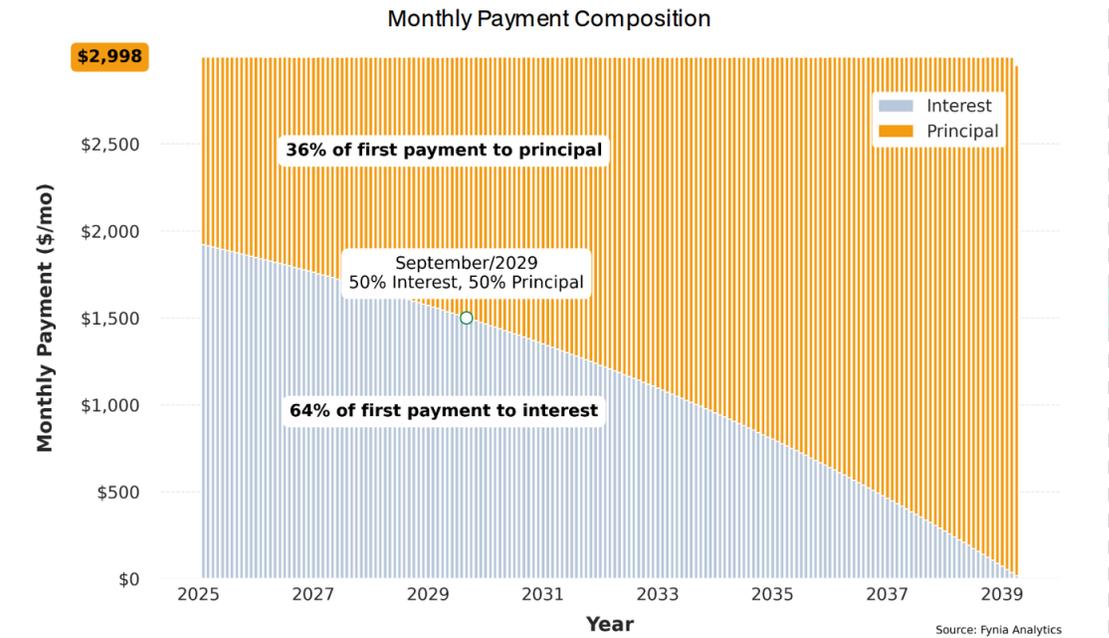
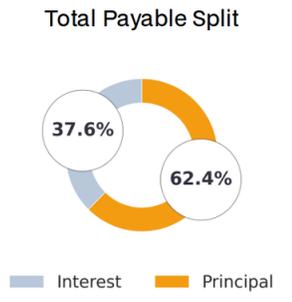
100.0%

Summary

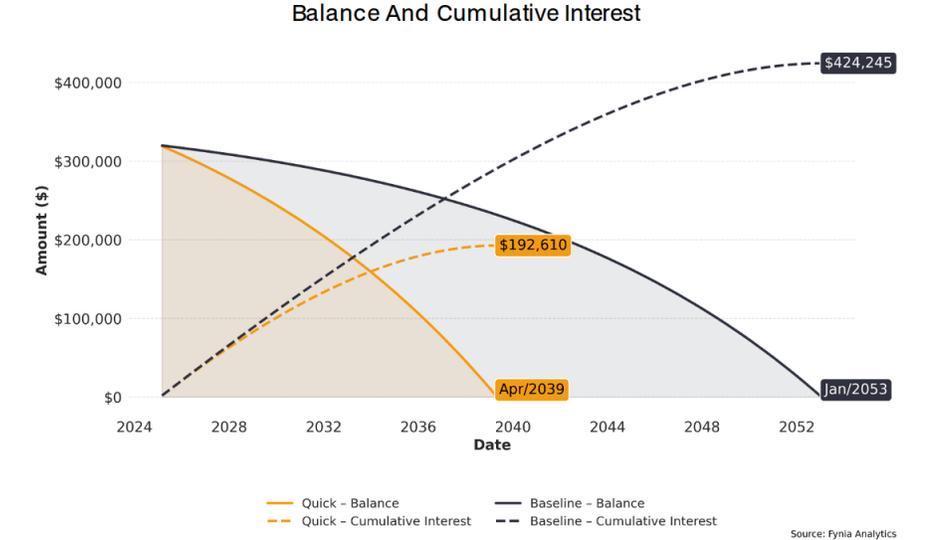
The Ideal option pursues 100% efficiency—every extra dollar works fully toward cutting interest and time. A 22.8% increase in the monthly payment translates into a 44.5% reduction in interest and a 39.3% shorter term—yielding a +216 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$506/mo to save about \$188,588 and cut 11y 0mo from the schedule, making Ideal the mathematically optimal choice for unparalleled efficiency.

Quick The Fast Track

Monthly Payment \$2,998 <small>↑35.2% VS BASELINE</small> <small>\$780 INCREASE</small>	Interest to Pay \$192,610 <small>↓54.6% VS BASELINE</small> <small>\$231,636 SAVED</small>	Loan Term 14y 3mo <small>↓49.1% VS BASELINE</small> <small>13y 9mo TIME SAVED</small>	Total Repayment \$512,610 <small>Baseline: \$744,245</small>
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Interest-Dominant Payment Period 32.7% <small>lower is better</small>	Average Principal Contribution 62.4% <small>higher is better</small>	Total Payment Ratio 160.2% <small>lower is better</small>	Final payment (last installment) \$2,950
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50% of Balance Repaid

October/2029

Final Loan Payment Date

April/2039

Payment Efficiency

Summary

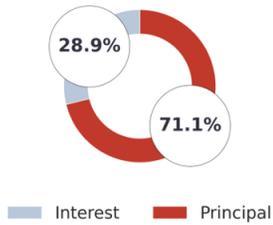
The Quick option prioritizes speed: a 35.2% increase in the monthly payment delivers a 54% reduction in interest and a 49% shorter term—yielding a +194 pp advantage (interest reduction minus payment increase) vs Baseline. It sacrifices some efficiency relative to Ideal but dramatically accelerates payoff. In dollar terms, that's +\$780/mo to save about \$231,636 and cut 13y 9mo from the schedule, making Quick the right choice for those who value speed over maximum efficiency.



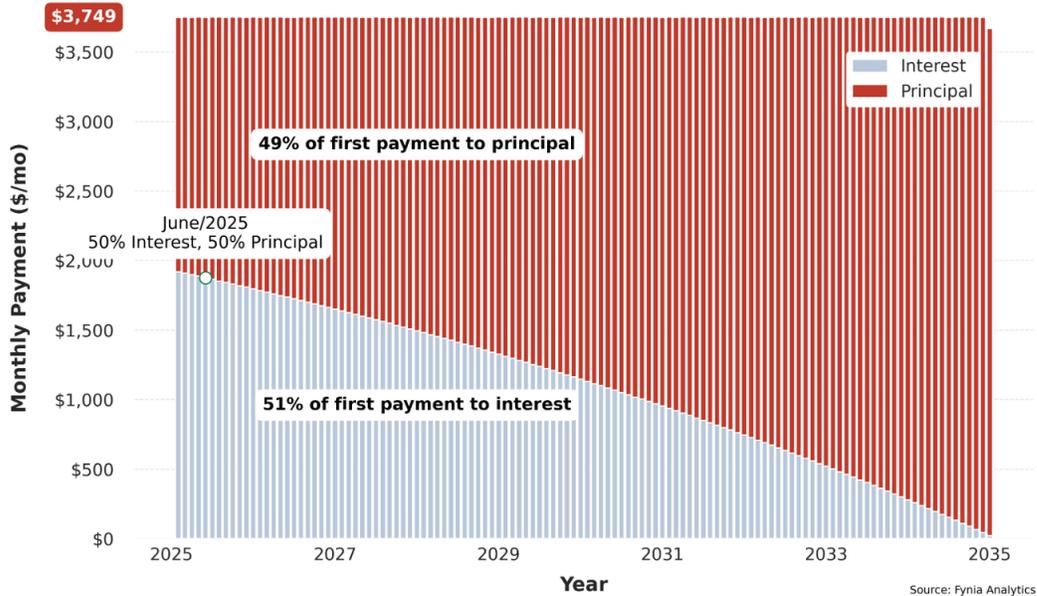
Max The Overpay Zone

Monthly Payment \$3,749 <small>↑69.0% VS BASELINE</small> <small>\$1,531 INCREASE</small>	Interest to Pay \$129,799 <small>↓69.4% VS BASELINE</small> <small>\$294,446 SAVED</small>	Loan Term 10y 0mo <small>↓64.3% VS BASELINE</small> <small>18y 0mo TIME SAVED</small>	Total Repayment \$449,799 <small>Baseline: \$744,245</small>
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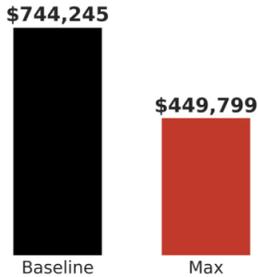
Total Payable Split



Monthly Payment Composition

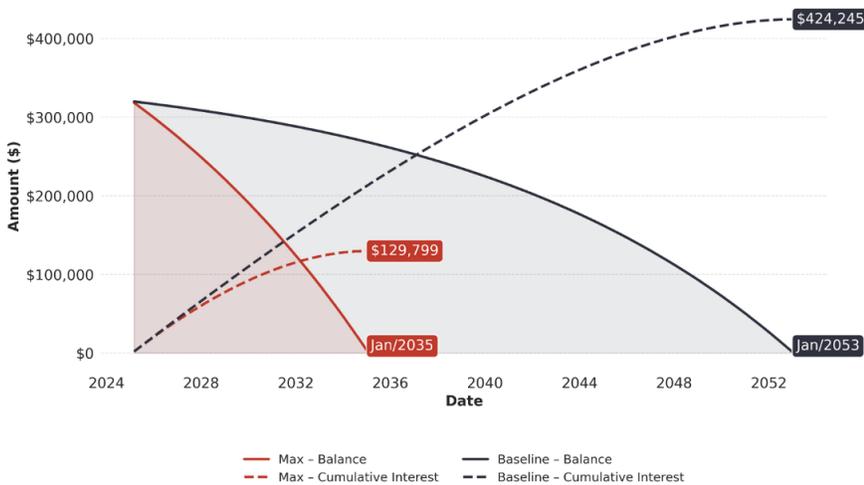


Total Payable



Interest-Dominant Payment Period 4.2% <small>lower is better</small>	Average Principal Contribution 71.1% <small>higher is better</small>	Total Payment Ratio 140.6% <small>lower is better</small>	Final payment (last installment) \$3,668
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Balance And Cumulative Interest



50% of Balance Repaid

July/2025

Final Loan Payment Date

January/2035

Payment Efficiency

2.7%

Summary

The Max option pushes the monthly payment to a practical ceiling: a 69.0% increase delivers a 69.4% reduction in interest and a 64.3% shorter term—yielding a +0.4 pp advantage (interest reduction minus payment increase) vs Baseline. In nominal terms, that's +\$1,531/mo to save about \$294,446 and cut 18y 0mo 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	\$2,218	\$2,404	\$2,454	\$2,530	\$2,724	\$2,998	\$3,749
Increase		+\$186	+\$236	+\$312	+\$506	+\$780	+\$1,531
Percentage Increase		8.4%	10.6%	14.1%	22.8%	35.2%	69.0%
Interest	\$424,245	\$324,115	\$305,627	\$281,626	\$235,657	\$192,610	\$129,799
Savings	-	-\$100,130	-\$118,618	-\$142,619	-\$188,588	-\$231,636	-\$294,446
Percentage Change	-	23.6%	28.0%	33.6%	44.5%	54.6%	69.4%
Loan Term	28y 0mo	22y 4mo	21y 3mo	19y 10mo	17y 0mo	14y 3mo	10y 0mo
Time Saved	-	5y 8mo	6y 9mo	8y 2mo	11y 0mo	13y 9mo	18y 0mo
Percentage Change	-	20.2%	24.1%	29.2%	39.3%	49.1%	64.3%
Extra Fee Savings	-	-	-	-	-	-	-
Total Savings	-	-\$100,130	-\$118,618	-\$142,619	-\$188,588	-\$231,636	-\$294,446
Total Repayment	\$744,245	\$644,115	\$625,627	\$601,626	\$555,657	\$512,610	\$449,799
Efficiency Ratio	-	15.2pp	17.3pp	19.6pp	21.6pp	19.4pp	0.4pp
Payment Efficiency	-	70.5%	80.1%	89.9%	100.0%	89.9%	2.7%

6 Detailed Amortization Schedules

Baseline				
Month	Payment	Interest	Principal	E. Balance
1	\$2,218	\$1,920	\$298	\$319,702
2	\$2,218	\$1,918	\$300	\$319,402
3	\$2,218	\$1,916	\$302	\$319,101
4	\$2,218	\$1,915	\$303	\$318,797
5	\$2,218	\$1,913	\$305	\$318,492
6	\$2,218	\$1,911	\$307	\$318,185
7	\$2,218	\$1,909	\$309	\$317,876
8	\$2,218	\$1,907	\$311	\$317,565
9	\$2,218	\$1,905	\$313	\$317,253
10	\$2,218	\$1,904	\$314	\$316,938
11	\$2,218	\$1,902	\$316	\$316,622
12	\$2,218	\$1,900	\$318	\$316,304
13	\$2,218	\$1,898	\$320	\$315,983
14	\$2,218	\$1,896	\$322	\$315,661
15	\$2,218	\$1,894	\$324	\$315,337
16	\$2,218	\$1,892	\$326	\$315,011
17	\$2,218	\$1,890	\$328	\$314,683
18	\$2,218	\$1,888	\$330	\$314,353
19	\$2,218	\$1,886	\$332	\$314,022
20	\$2,218	\$1,884	\$334	\$313,688
...
317	\$2,218	\$245	\$1,973	\$38,821
318	\$2,218	\$233	\$1,985	\$36,836
319	\$2,218	\$221	\$1,997	\$34,839
320	\$2,218	\$209	\$2,009	\$32,830
321	\$2,218	\$197	\$2,021	\$30,809
322	\$2,218	\$185	\$2,033	\$28,776
323	\$2,218	\$173	\$2,045	\$26,731
324	\$2,218	\$160	\$2,058	\$24,673
325	\$2,218	\$148	\$2,070	\$22,603
326	\$2,218	\$136	\$2,082	\$20,521
327	\$2,218	\$123	\$2,095	\$18,426
328	\$2,218	\$111	\$2,107	\$16,319
329	\$2,218	\$98	\$2,120	\$14,199
330	\$2,218	\$85	\$2,133	\$12,066
331	\$2,218	\$72	\$2,146	\$9,920
332	\$2,218	\$60	\$2,158	\$7,762
333	\$2,218	\$47	\$2,171	\$5,590
334	\$2,218	\$34	\$2,184	\$3,406
335	\$2,218	\$20	\$2,198	\$1,208
Jan-2053	\$1,215	\$7	\$1,208	\$0

Basic				
Month	Payment	Interest	Principal	E. Balance
1	\$2,404	\$1,920	\$484	\$319,516
2	\$2,404	\$1,917	\$487	\$319,029
3	\$2,404	\$1,914	\$490	\$318,539
4	\$2,404	\$1,911	\$493	\$318,047
5	\$2,404	\$1,908	\$496	\$317,551
6	\$2,404	\$1,905	\$499	\$317,052
7	\$2,404	\$1,902	\$502	\$316,550
8	\$2,404	\$1,899	\$505	\$316,046
9	\$2,404	\$1,896	\$508	\$315,538
10	\$2,404	\$1,893	\$511	\$315,027
11	\$2,404	\$1,890	\$514	\$314,513
12	\$2,404	\$1,887	\$517	\$313,996
13	\$2,404	\$1,884	\$520	\$313,476
14	\$2,404	\$1,881	\$523	\$312,953
15	\$2,404	\$1,878	\$526	\$312,427
16	\$2,404	\$1,875	\$529	\$311,898
17	\$2,404	\$1,871	\$533	\$311,365
18	\$2,404	\$1,868	\$536	\$310,829
19	\$2,404	\$1,865	\$539	\$310,290
20	\$2,404	\$1,862	\$542	\$309,748
...
249	\$2,404	\$270	\$2,134	\$42,907
250	\$2,404	\$257	\$2,147	\$40,760
251	\$2,404	\$245	\$2,159	\$38,601
252	\$2,404	\$232	\$2,172	\$36,429
253	\$2,404	\$219	\$2,185	\$34,243
254	\$2,404	\$205	\$2,199	\$32,045
255	\$2,404	\$192	\$2,212	\$29,833
256	\$2,404	\$179	\$2,225	\$27,608
257	\$2,404	\$166	\$2,238	\$25,370
258	\$2,404	\$152	\$2,252	\$23,118
259	\$2,404	\$139	\$2,265	\$20,853
260	\$2,404	\$125	\$2,279	\$18,574
261	\$2,404	\$111	\$2,293	\$16,281
262	\$2,404	\$98	\$2,306	\$13,975
263	\$2,404	\$84	\$2,320	\$11,655
264	\$2,404	\$70	\$2,334	\$9,321
265	\$2,404	\$56	\$2,348	\$6,972
266	\$2,404	\$42	\$2,362	\$4,610
267	\$2,404	\$28	\$2,376	\$2,234
May-2047	\$2,247	\$13	\$2,234	\$0

Standard				
Month	Payment	Interest	Principal	E. Balance
1	\$2,454	\$1,920	\$534	\$319,466
2	\$2,454	\$1,917	\$537	\$318,929
3	\$2,454	\$1,914	\$540	\$318,388
4	\$2,454	\$1,910	\$544	\$317,845
5	\$2,454	\$1,907	\$547	\$317,298
6	\$2,454	\$1,904	\$550	\$316,748
7	\$2,454	\$1,900	\$554	\$316,194
8	\$2,454	\$1,897	\$557	\$315,637
9	\$2,454	\$1,894	\$560	\$315,077
10	\$2,454	\$1,890	\$564	\$314,513
11	\$2,454	\$1,887	\$567	\$313,947
12	\$2,454	\$1,884	\$570	\$313,376
13	\$2,454	\$1,880	\$574	\$312,803
14	\$2,454	\$1,877	\$577	\$312,225
15	\$2,454	\$1,873	\$581	\$311,645
16	\$2,454	\$1,870	\$584	\$311,061
17	\$2,454	\$1,866	\$588	\$310,473
18	\$2,454	\$1,863	\$591	\$309,882
19	\$2,454	\$1,859	\$595	\$309,287
20	\$2,454	\$1,856	\$598	\$308,689
...
236	\$2,454	\$276	\$2,178	\$43,815
237	\$2,454	\$263	\$2,191	\$41,623
238	\$2,454	\$250	\$2,204	\$39,419
239	\$2,454	\$237	\$2,217	\$37,202
240	\$2,454	\$223	\$2,231	\$34,971
241	\$2,454	\$210	\$2,244	\$32,727
242	\$2,454	\$196	\$2,258	\$30,469
243	\$2,454	\$183	\$2,271	\$28,198
244	\$2,454	\$169	\$2,285	\$25,913
245	\$2,454	\$155	\$2,299	\$23,615
246	\$2,454	\$142	\$2,312	\$21,302
247	\$2,454	\$128	\$2,326	\$18,976
248	\$2,454	\$114	\$2,340	\$16,636
249	\$2,454	\$100	\$2,354	\$14,282
250	\$2,454	\$86	\$2,368	\$11,913
251	\$2,454	\$71	\$2,383	\$9,531
252	\$2,454	\$57	\$2,397	\$7,134
253	\$2,454	\$43	\$2,411	\$4,723
254	\$2,454	\$28	\$2,426	\$2,297
Apr-2046	\$2,311	\$14	\$2,297	\$0

Premium				
Month	Payment	Interest	Principal	E. Balance
1	\$2,530	\$1,920	\$610	\$319,390
2	\$2,530	\$1,916	\$614	\$318,776
3	\$2,530	\$1,913	\$617	\$318,159
4	\$2,530	\$1,909	\$621	\$317,538
5	\$2,530	\$1,905	\$625	\$316,913
6	\$2,530	\$1,901	\$629	\$316,285
7	\$2,530	\$1,898	\$632	\$315,652
8	\$2,530	\$1,894	\$636	\$315,016
9	\$2,530	\$1,890	\$640	\$314,376
10	\$2,530	\$1,886	\$644	\$313,733
11	\$2,530	\$1,882	\$648	\$313,085
12	\$2,530	\$1,879	\$651	\$312,434
13	\$2,530	\$1,875	\$655	\$311,778
14	\$2,530	\$1,871	\$659	\$311,119
15	\$2,530	\$1,867	\$663	\$310,456
16	\$2,530	\$1,863	\$667	\$309,788
17	\$2,530	\$1,859	\$671	\$309,117
18	\$2,530	\$1,855	\$675	\$308,442
19	\$2,530	\$1,851	\$679	\$307,762
20	\$2,530	\$1,847	\$683	\$307,079
...
219	\$2,530	\$283	\$2,247	\$44,845
220	\$2,530	\$269	\$2,261	\$42,584
221	\$2,530	\$256	\$2,274	\$40,309
222	\$2,530	\$242	\$2,288	\$38,021
223	\$2,530	\$228	\$2,302	\$35,719
224	\$2,530	\$214	\$2,316	\$33,403
225	\$2,530	\$200	\$2,330	\$31,074
226	\$2,530	\$186	\$2,344	\$28,730
227	\$2,530	\$172	\$2,358	\$26,373
228	\$2,530	\$158	\$2,372	\$24,001
229	\$2,530	\$144	\$2,386	\$21,615
230	\$2,530	\$130	\$2,400	\$19,215
231	\$2,530	\$115	\$2,415	\$16,800
232	\$2,530	\$101	\$2,429	\$14,371
233	\$2,530	\$86	\$2,444	\$11,927
234	\$2,530	\$72	\$2,458	\$9,468
235	\$2,530	\$57	\$2,473	\$6,995
236	\$2,530	\$42	\$2,488	\$4,507
237	\$2,530	\$27	\$2,503	\$2,004
Nov-2044	\$2,016	\$12	\$2,004	\$0

Ideal				
Month	Payment	Interest	Principal	E. Balance
1	\$2,724	\$1,920	\$804	\$319,196
2	\$2,724	\$1,915	\$809	\$318,387
3	\$2,724	\$1,910	\$814	\$317,573
4	\$2,724	\$1,905	\$819	\$316,755
5	\$2,724	\$1,901	\$823	\$315,931
6	\$2,724	\$1,896	\$828	\$315,103
7	\$2,724	\$1,891	\$833	\$314,270
8	\$2,724	\$1,886	\$838	\$313,431
9	\$2,724	\$1,881	\$843	\$312,588
10	\$2,724	\$1,876	\$848	\$311,739
11	\$2,724	\$1,870	\$854	\$310,886
12	\$2,724	\$1,865	\$859	\$310,027
13	\$2,724	\$1,860	\$864	\$309,163
14	\$2,724	\$1,855	\$869	\$308,294
15	\$2,724	\$1,850	\$874	\$307,420
16	\$2,724	\$1,845	\$879	\$306,541
17	\$2,724	\$1,839	\$885	\$305,656
18	\$2,724	\$1,834	\$890	\$304,766
19	\$2,724	\$1,829	\$895	\$303,870
20	\$2,724	\$1,823	\$901	\$302,970
...
185	\$2,724	\$307	\$2,417	\$48,742
186	\$2,724	\$292	\$2,432	\$46,311
187	\$2,724	\$278	\$2,446	\$43,865
188	\$2,724	\$263	\$2,461	\$41,404
189	\$2,724	\$248	\$2,476	\$38,928
190	\$2,724	\$234	\$2,490	\$36,438
191	\$2,724	\$219	\$2,505	\$33,932
192	\$2,724	\$204	\$2,520	\$31,412
193	\$2,724	\$188	\$2,536	\$28,877
194	\$2,724	\$173	\$2,551	\$26,326
195	\$2,724	\$158	\$2,566	\$23,760
196	\$2,724	\$143	\$2,581	\$21,178
197	\$2,724	\$127	\$2,597	\$18,581
198	\$2,724	\$111	\$2,613	\$15,969
199	\$2,724	\$96	\$2,628	\$13,341
200	\$2,724	\$80	\$2,644	\$10,697
201	\$2,724	\$64	\$2,660	\$8,037
202	\$2,724	\$48	\$2,676	\$5,361
203	\$2,724	\$32	\$2,692	\$2,669
Jan-2042	\$2,685	\$16	\$2,669	\$0

Quick				
Month	Payment	Interest	Principal	E. Balance
1	\$2,998	\$1,920	\$1,078	\$318,922
2	\$2,998	\$1,914	\$1,084	\$317,838
3	\$2,998	\$1,907	\$1,091	\$316,747
4	\$2,998	\$1,900	\$1,098	\$315,649
5	\$2,998	\$1,894	\$1,104	\$314,545
6	\$2,998	\$1,887	\$1,111	\$313,434
7	\$2,998	\$1,881	\$1,117	\$312,317
8	\$2,998	\$1,874	\$1,124	\$311,193
9	\$2,998	\$1,867	\$1,131	\$310,062
10	\$2,998	\$1,860	\$1,138	\$308,924
11	\$2,998	\$1,854	\$1,144	\$307,780
12	\$2,998	\$1,847	\$1,151	\$306,628
13	\$2,998	\$1,840	\$1,158	\$305,470
14	\$2,998	\$1,833	\$1,165	\$304,305
15	\$2,998	\$1,826	\$1,172	\$303,133
16	\$2,998	\$1,819	\$1,179	\$301,954
17	\$2,998	\$1,812	\$1,186	\$300,767
18	\$2,998	\$1,805	\$1,193	\$299,574
19	\$2,998	\$1,797	\$1,201	\$298,373
20	\$2,998	\$1,790	\$1,208	\$297,166
...
152	\$2,998	\$338	\$2,660	\$53,640
153	\$2,998	\$322	\$2,676	\$50,964
154	\$2,998	\$306	\$2,692	\$48,272
155	\$2,998	\$290	\$2,708	\$45,564
156	\$2,998	\$273	\$2,725	\$42,839
157	\$2,998	\$257	\$2,741	\$40,098
158	\$2,998	\$241	\$2,757	\$37,341
159	\$2,998	\$224	\$2,774	\$34,567
160	\$2,998	\$207	\$2,791	\$31,776
161	\$2,998	\$191	\$2,807	\$28,969
162	\$2,998	\$174	\$2,824	\$26,144
163	\$2,998	\$157	\$2,841	\$23,303
164	\$2,998	\$140	\$2,858	\$20,445
165	\$2,998	\$123	\$2,875	\$17,570
166	\$2,998	\$105	\$2,893	\$14,677
167	\$2,998	\$88	\$2,910	\$11,767
168	\$2,998	\$71	\$2,927	\$8,840
169	\$2,998	\$53	\$2,945	\$5,895
170	\$2,998	\$35	\$2,963	\$2,932
Apr-2039	\$2,950	\$18	\$2,932	\$0

Max				
Month	Payment	Interest	Principal	E. Balance
1	\$3,749	\$1,920	\$1,829	\$318,171
2	\$3,749	\$1,909	\$1,840	\$316,331
3	\$3,749	\$1,898	\$1,851	\$314,480
4	\$3,749	\$1,887	\$1,862	\$312,618
5	\$3,749	\$1,876	\$1,873	\$310,745
6	\$3,749	\$1,864	\$1,885	\$308,860
7	\$3,749	\$1,853	\$1,896	\$306,964
8	\$3,749	\$1,842	\$1,907	\$305,057
9	\$3,749	\$1,830	\$1,919	\$303,138
10	\$3,749	\$1,819	\$1,930	\$301,208
11	\$3,749	\$1,807	\$1,942	\$299,266
12	\$3,749	\$1,796	\$1,953	\$297,313
13	\$3,749	\$1,784	\$1,965	\$295,348
14	\$3,749	\$1,772	\$1,977	\$293,371
15	\$3,749	\$1,760	\$1,989	\$291,382
16	\$3,749	\$1,748	\$2,001	\$289,382
17	\$3,749	\$1,736	\$2,013	\$287,369
18	\$3,749	\$1,724	\$2,025	\$285,344
19	\$3,749	\$1,712	\$2,037	\$283,307
20	\$3,749	\$1,700	\$2,049	\$281,258
...
101	\$3,749	\$422	\$3,327	\$67,059
102	\$3,749	\$402	\$3,347	\$63,712
103	\$3,749	\$382	\$3,367	\$60,346
104	\$3,749	\$362	\$3,387	\$56,959
105	\$3,749	\$342	\$3,407	\$53,551
106	\$3,749	\$321	\$3,428	\$50,124
107	\$3,749	\$301	\$3,448	\$46,676
108	\$3,749	\$280	\$3,469	\$43,207
109	\$3,749	\$259	\$3,490	\$39,717
110	\$3,749	\$238	\$3,511	\$36,206
111	\$3,749	\$217	\$3,532	\$32,674
112	\$3,749	\$196	\$3,553	\$29,121
113	\$3,749	\$175	\$3,574	\$25,547
114	\$3,749	\$153	\$3,596	\$21,951
115	\$3,749	\$132	\$3,617	\$18,334
116	\$3,749	\$110	\$3,639	\$14,695
117	\$3,749	\$88	\$3,661	\$11,034
118	\$3,749	\$66	\$3,683	\$7,352
119	\$3,749	\$44	\$3,705	\$3,647
Jan-2035	\$3,668	\$22	\$3,647	\$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