Loan Optimization Report

- Loan amount: **$70,000.00**
- Interest rate: **7.10% Annual**
- Current monthly payment: **$545.00**

20/june/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

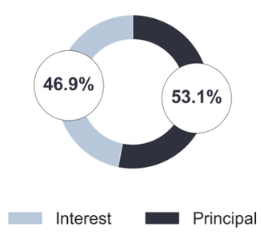
These metrics are designed to compare options within your loan and do not constitute financial advice. If your loan terms change (rate, fees, schedule), results should be refreshed to keep recommendations accurate.

1 Current Loan Overview

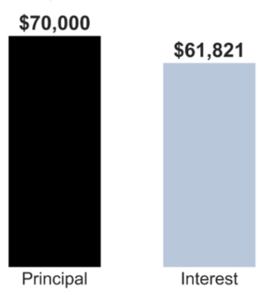
Baseline Loan Conditions

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$545.0	**$61,821**	**20y 2mo**	**$131,821**

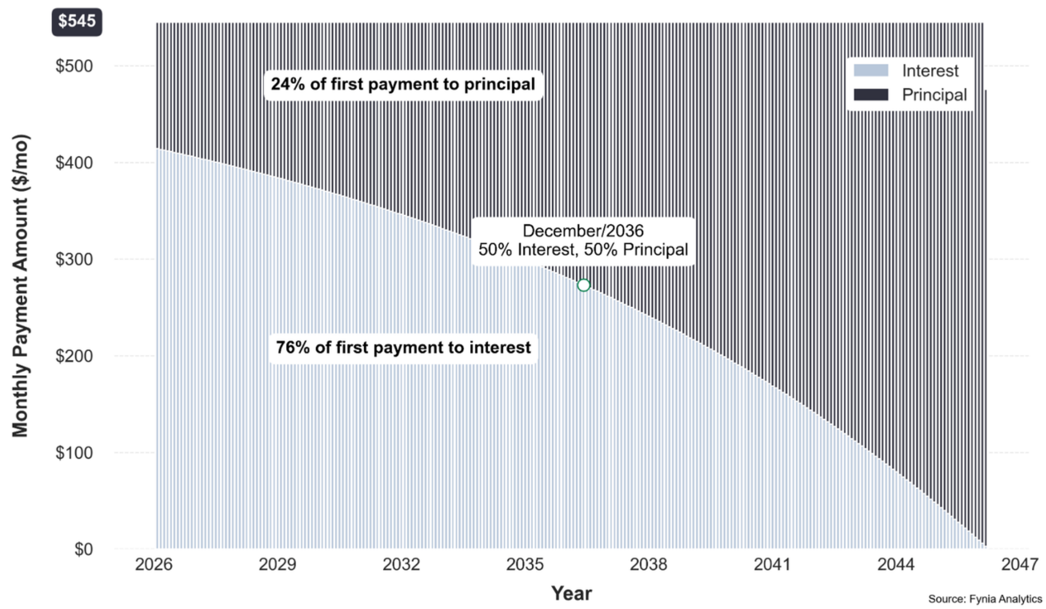
Total Payable Split



Payment Comparison

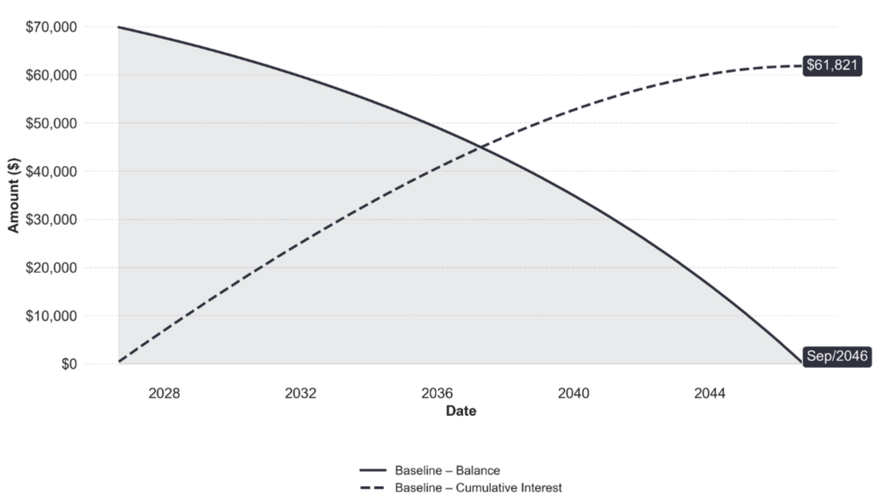


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
51.7%	53.1%	188.3%	$476

Balance And Cumulative Interest



50% of Balance Repaid

January/2037

Final Loan Payment Date

September/2046

By maintaining a monthly payment of $545.0, you would incur $61,821 in interest, with a total repayment of $131,821. Your loan would be fully paid off in 20y 2mo in September 2046 . 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) x 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.

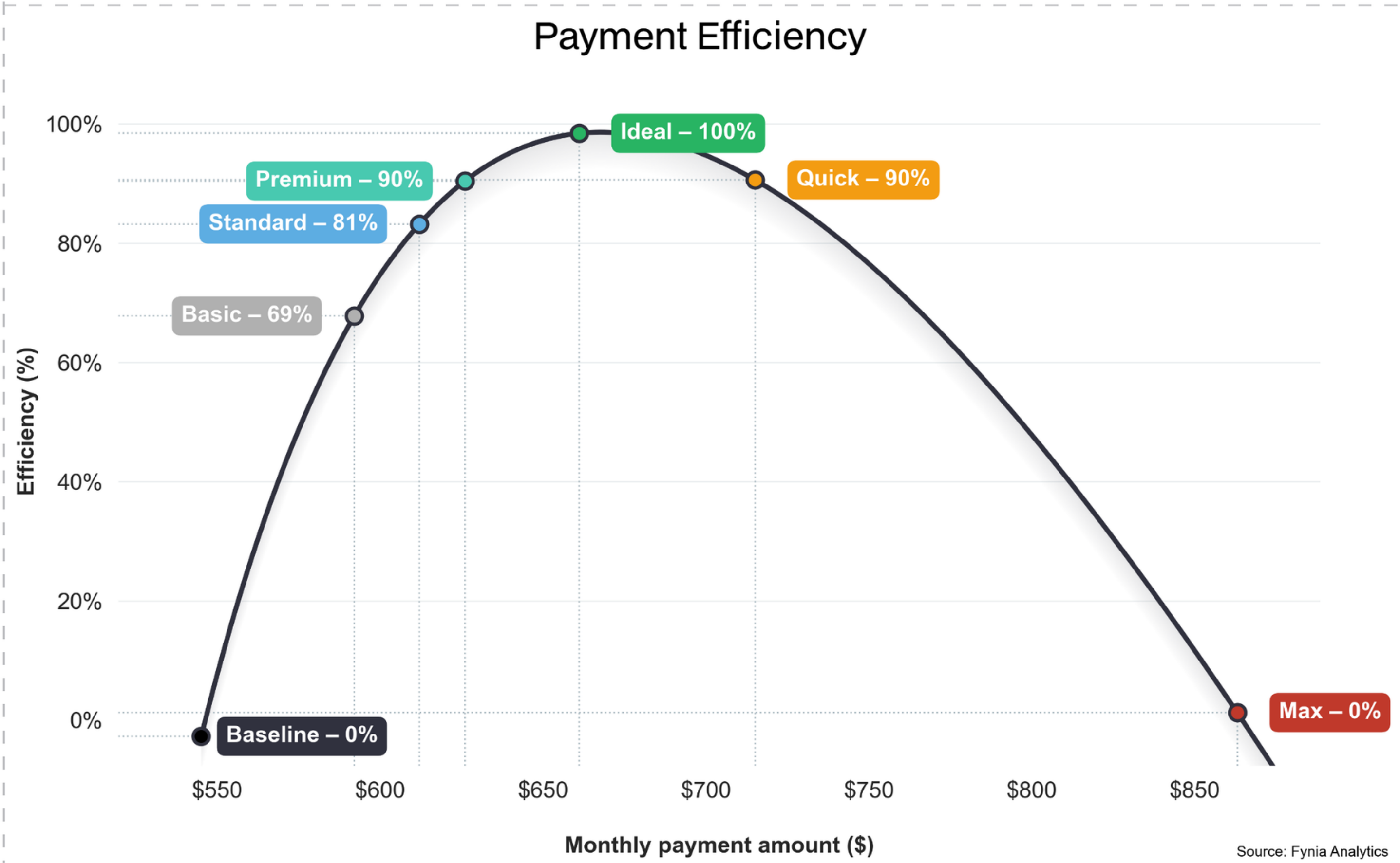
Quick

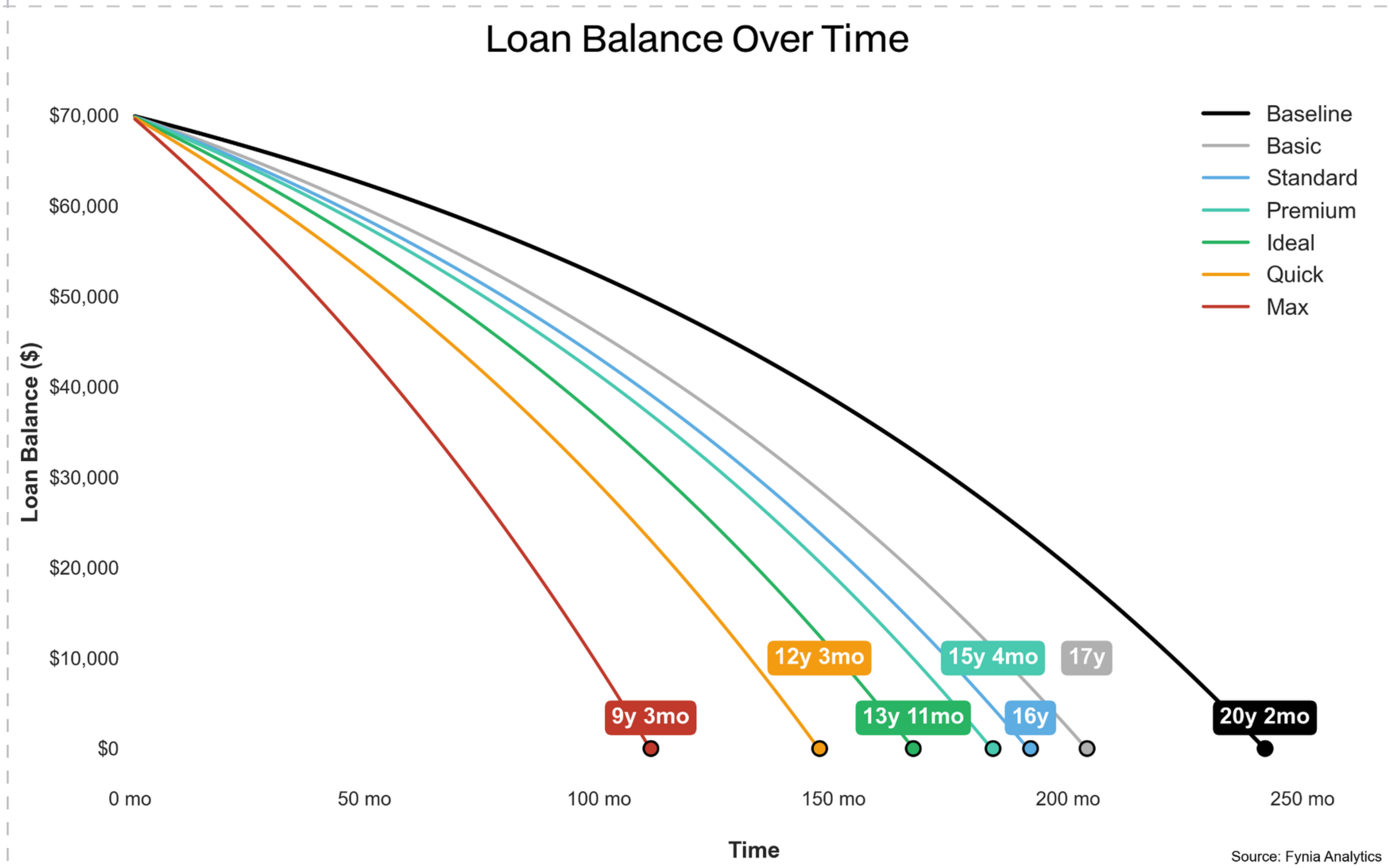
Has 90% Payment Efficiency, the same as Premium, but sits on the other side of the curve, prioritizing faster payoff (time saved) over pure interest savings/efficiency; in most cases, sticking with Ideal is the better decision unless time-to-debt-free is your top priority and the higher payment is sustainable.

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



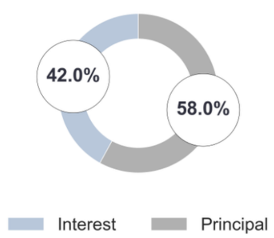


4 Payment Alternatives

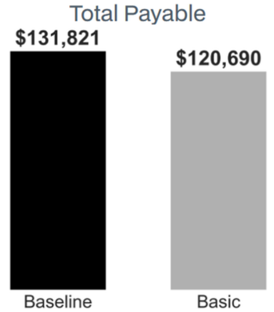
Basic The Budget Choice

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$592	$50,690	17y 0mo	$120,690
↑8.6% VS BASELINE — $47 INCREASE	↓18.0% VS BASELINE — $11,131 SAVED	↓15.7% VS BASELINE — 3y 2mo TIME SAVED	Baseline: $131,821

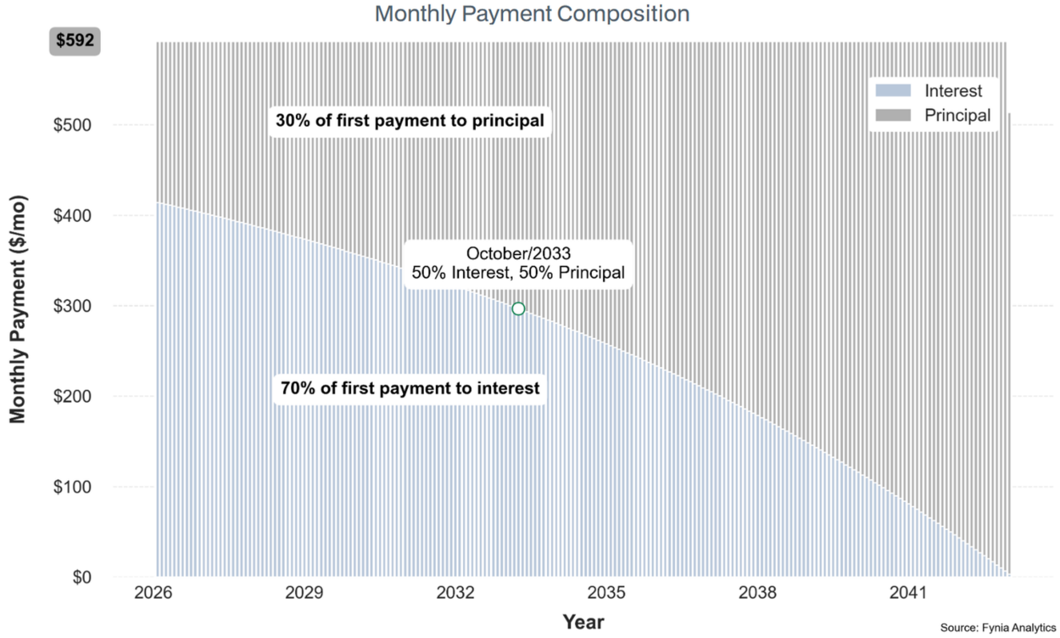
Total Payable Split



Total Payable

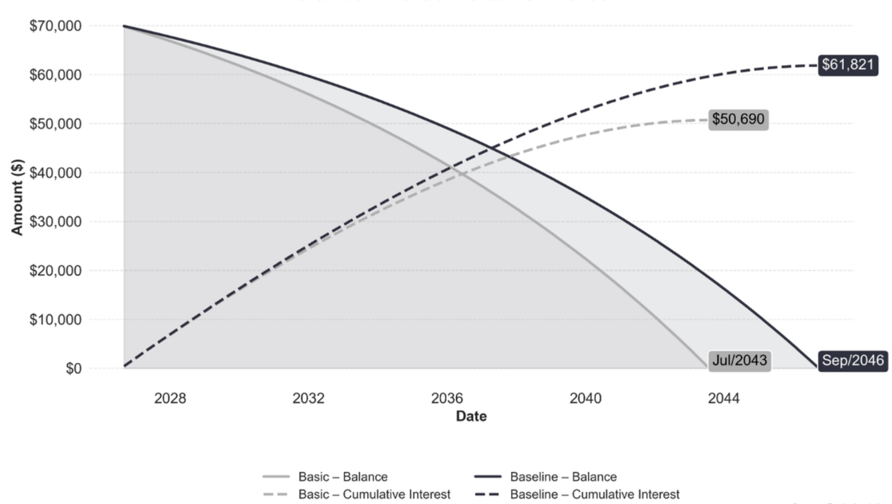


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
42.6%	58.0%	172.4%	$514
lower is better	higher is better	lower is better	

Balance And Cumulative Interest



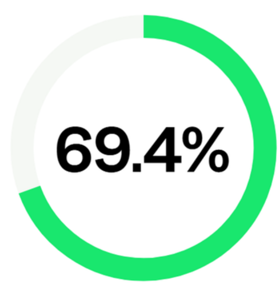
50% of Balance Repaid

November/2033

Final Loan Payment Date

July/2043

Payment Efficiency



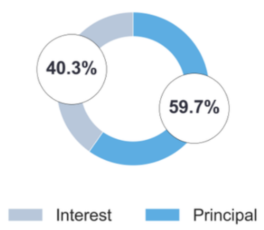
Summary

The Basic option is calibrated to target about 70% efficiency in repayment - keeping the payment increase as low as possible at 8.6% - while still delivering a 18.0% reduction in interest and a 15.7% shorter term. That's a +9.4 pp advantage (interest reduction minus payment increase) versus Baseline. In dollar terms, a modest +$47/mo unlocks about $11,131 in interest savings and trims roughly 3y 2mo from the schedule - making Basic a smart, budget-friendly starting point.

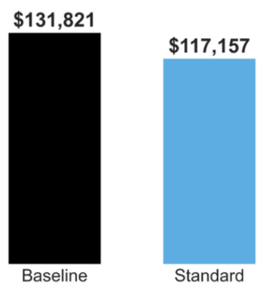
Standard The Value Pick

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$612	$47,157	16y 0mo	$117,157
↑12.3% VS BASELINE · $67 INCREASE	↓23.7% VS BASELINE · $14,663 SAVED	↓20.7% VS BASELINE · 4y 2mo TIME SAVED	Baseline: $131,821

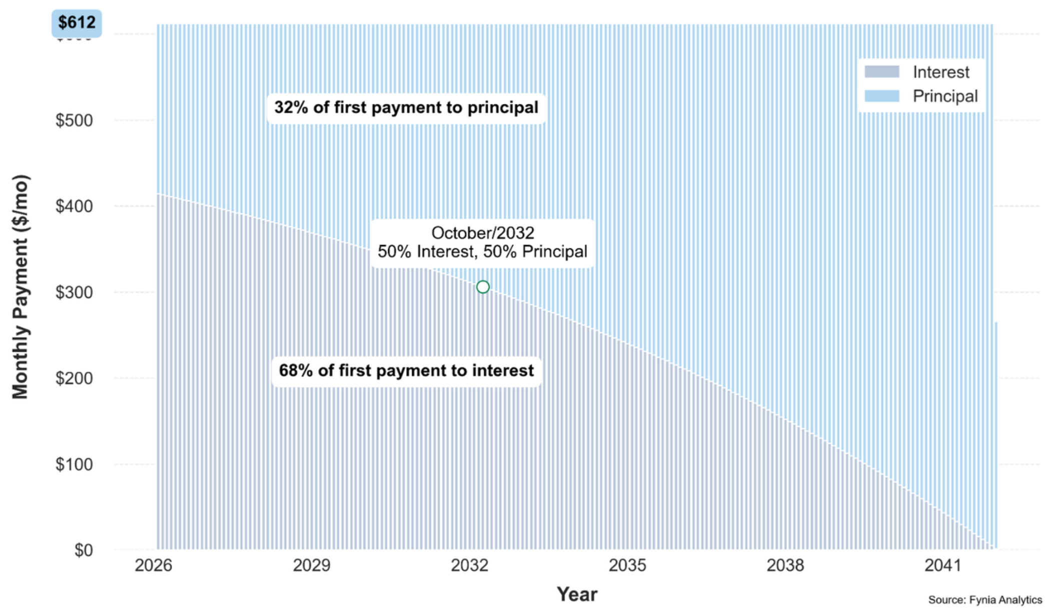
Total Payable Split



Total Payable

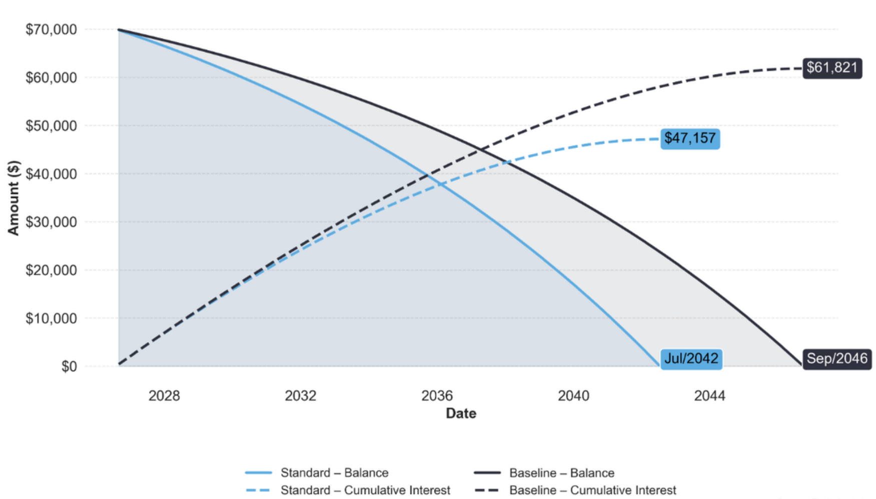


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
38.5% lower is better	59.7% higher is better	167.4% lower is better	$265

Balance And Cumulative Interest



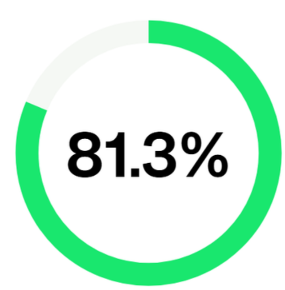
50% of Balance Repaid

October/2032

Final Loan Payment Date

July/2042

Payment Efficiency



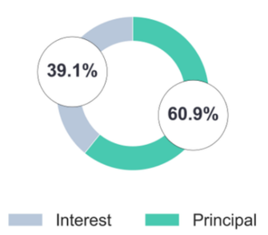
Summary

The Standard option is tuned toward roughly 80% efficiency - a balanced, best-value step up from Basic. A 12.3% increase in the monthly payment delivers a 23.7% reduction in interest and a 20.7% shorter term - yielding a +11.4 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$67/mo to save about $14,663 and trim 4y 2mo from the schedule.

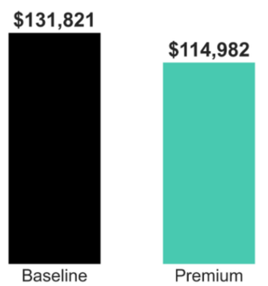
Premium The Sweet Spot

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$626	$44,982	15y 4mo	$114,982
↑14.9% VS BASELINE; $81 INCREASE	↓27.2% VS BASELINE; $16,839 SAVED	↓24.0% VS BASELINE; 4y 10mo TIME SAVED	Baseline: $131,821

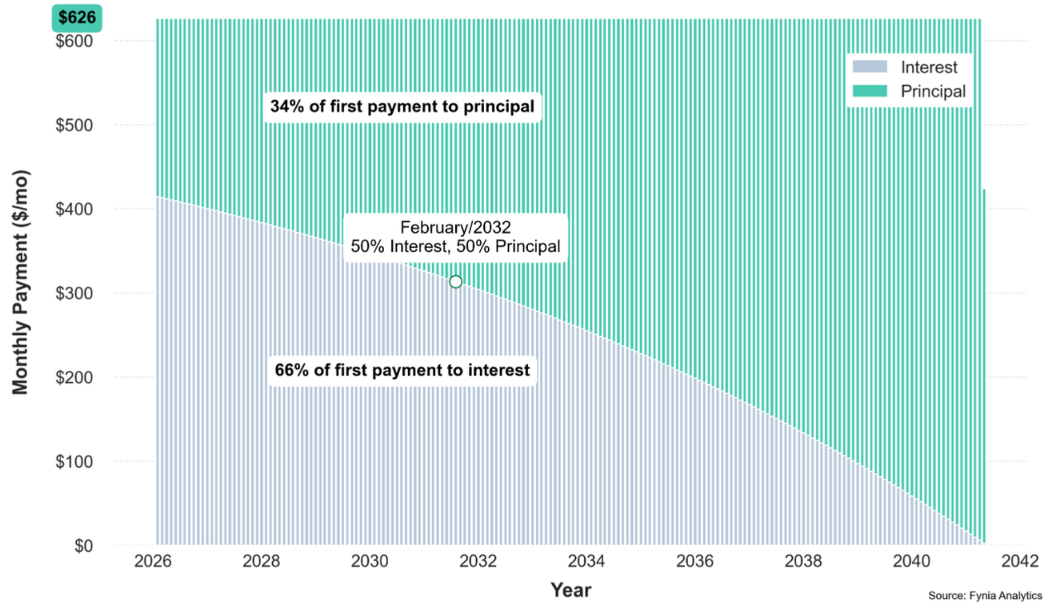
Total Payable Split



Total Payable

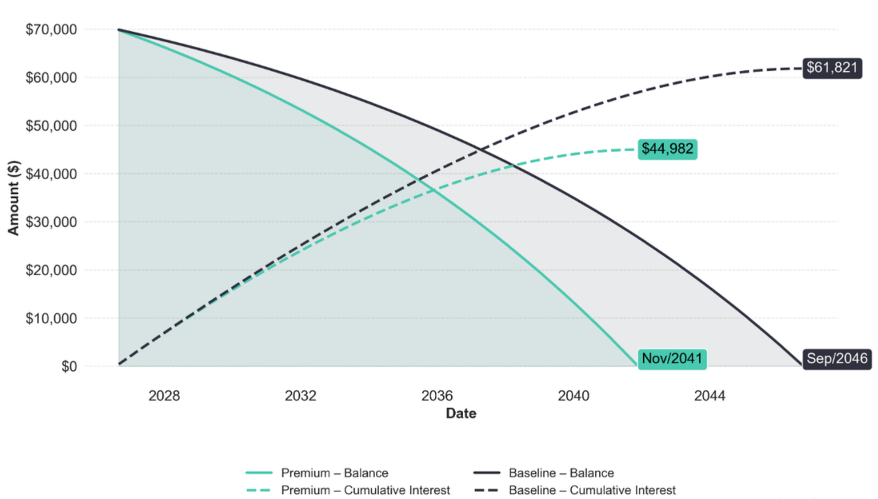


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
36.4% lower is better	60.9% higher is better	164.3% lower is better	$424

Balance And Cumulative Interest



50% of Balance Repaid

March/2032

Final Loan Payment Date

November/2041

Payment Efficiency

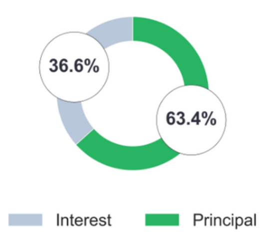
Summary

The Premium option targets roughly 90% efficiency - a meaningful step up from Standard while keeping costs contained. A 14.9% increase in the monthly payment delivers a 27.2% reduction in interest and a 24.0% shorter term - yielding a +12.4 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$81/mo to save about $16,839 and cut 4y 10mo from the schedule, making Premium a powerful yet competitively priced choice.

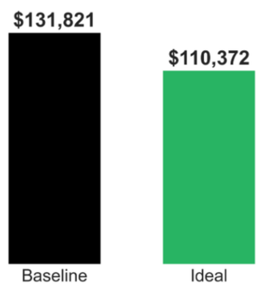
Ideal The Best Choice

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$661	$40,372	13y 11mo	$110,372
↑21.3% VS BASELINE; $116 INCREASE	↓34.7% VS BASELINE; $21,448 SAVED	↓31.0% VS BASELINE; 6y 3mo TIME SAVED	Baseline: $131,821

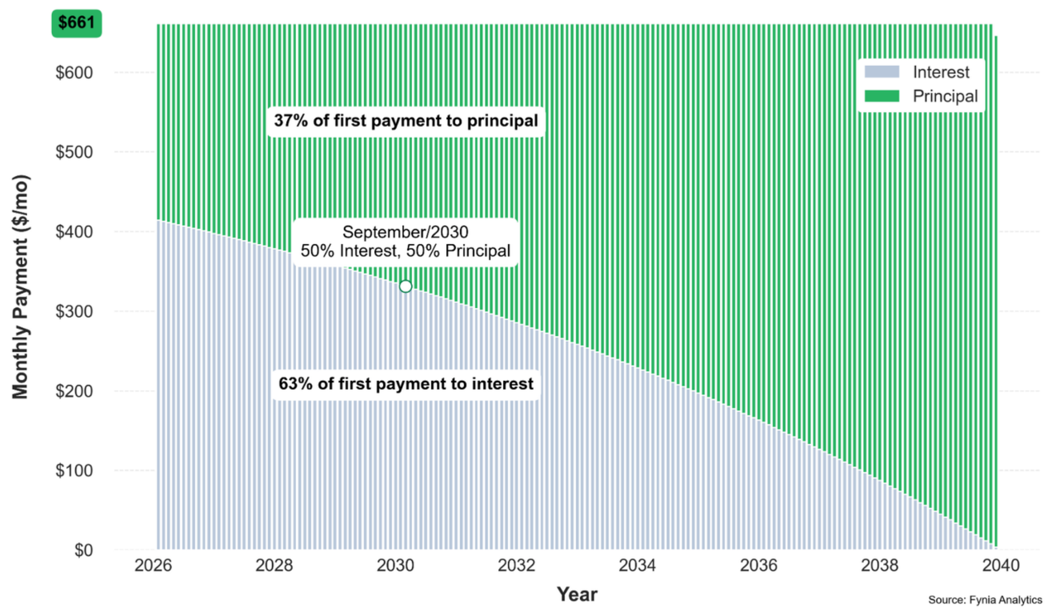
Total Payable Split



Total Payable

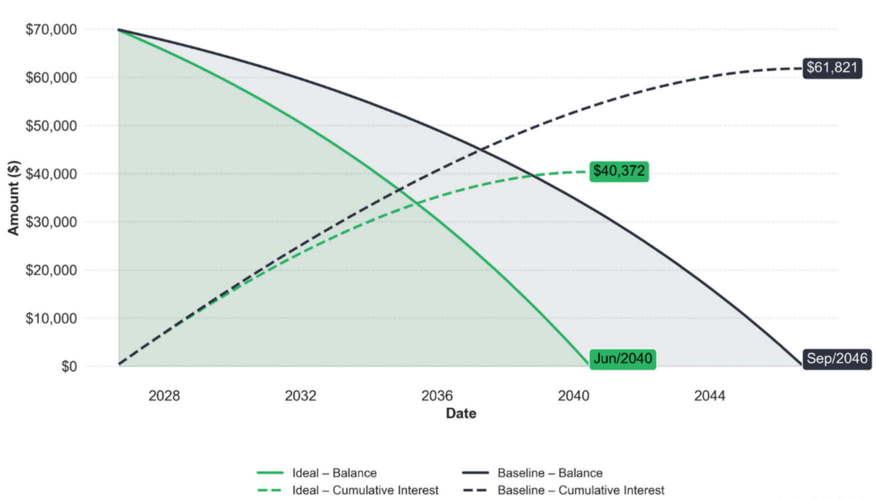


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
29.9% lower is better	63.4% higher is better	157.7% lower is better	$646

Balance And Cumulative Interest



50% of Balance Repaid

October/2030

Final Loan Payment Date

June/2040

Payment Efficiency

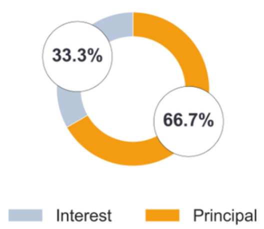
Summary

The Ideal option pursues 100% efficiency - every extra dollar works fully toward cutting interest and time. A 21.3% increase in the monthly payment translates into a 34.7% reduction in interest and a 31.0% shorter term - yielding a +13.4 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +$116/mo to save about $21,448 and cut 6y 3mo from the schedule, making Ideal the mathematically optimal choice for unparalleled efficiency.

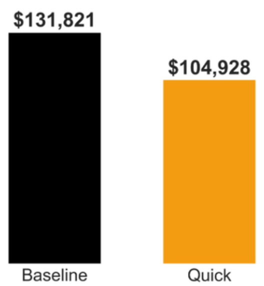
Quick The Fast Track

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$715	$34,928	12y 3mo	$104,928
↑31.2% VS BASELINE; $170 INCREASE	↓43.5% VS BASELINE; $26,892 SAVED	↓39.3% VS BASELINE; 7y 11mo TIME SAVED	Baseline: $131,821

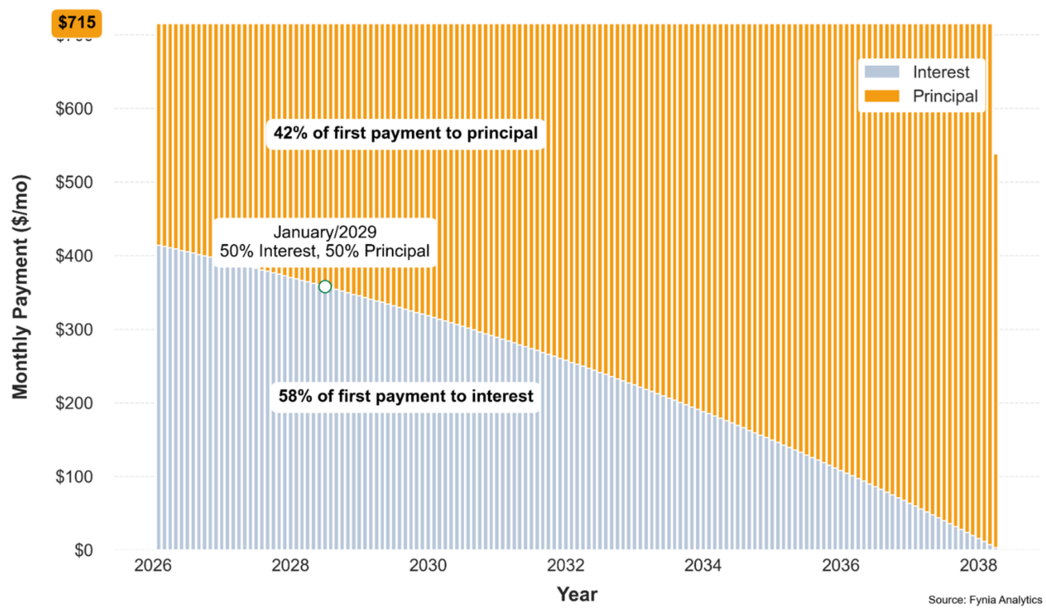
Total Payable Split



Total Payable

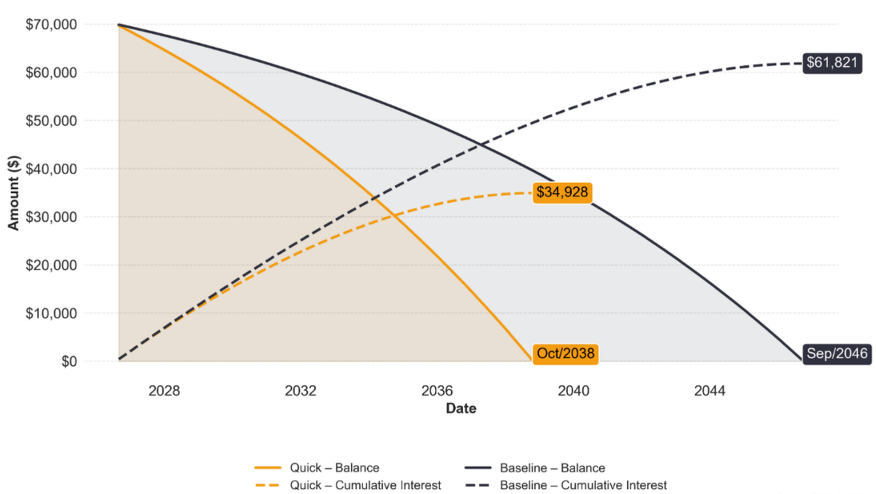


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
20.4% lower is better	66.7% higher is better	149.9% lower is better	$538

Balance And Cumulative Interest



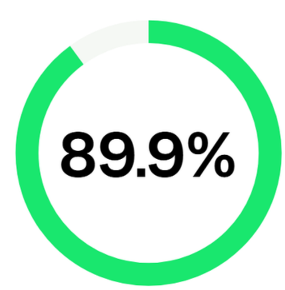
50% of Balance Repaid

February/2029

Final Loan Payment Date

October/2038

Payment Efficiency



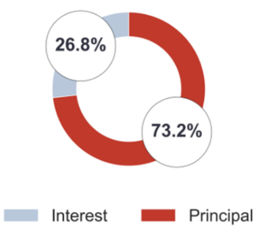
Summary

The Quick option prioritizes speed: a 31.2% increase in the monthly payment delivers a 43.5% reduction in interest and a 39.3% shorter term - yielding a +12.3 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 +$170/mo to save about $26,892 and cut 7y 11mo from the schedule, making Quick the right choice for those who value speed over maximum efficiency.

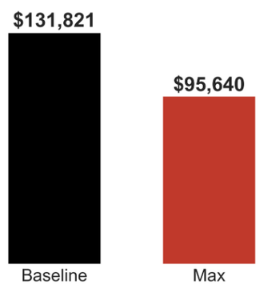
Max The Overpay Zone

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
$863	$25,640	9y 3mo	$95,640
↑58.3% VS BASELINE · $318 INCREASE	↓58.5% VS BASELINE · $36,181 SAVED	↓54.1% VS BASELINE · 10y 11mo TIME SAVED	Baseline: $131,821

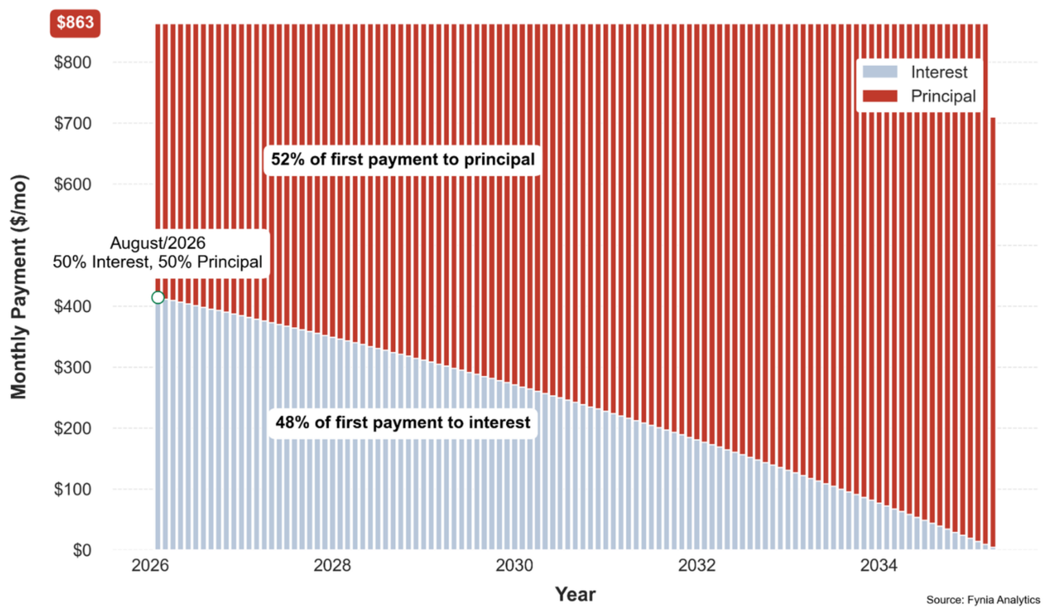
Total Payable Split



Total Payable

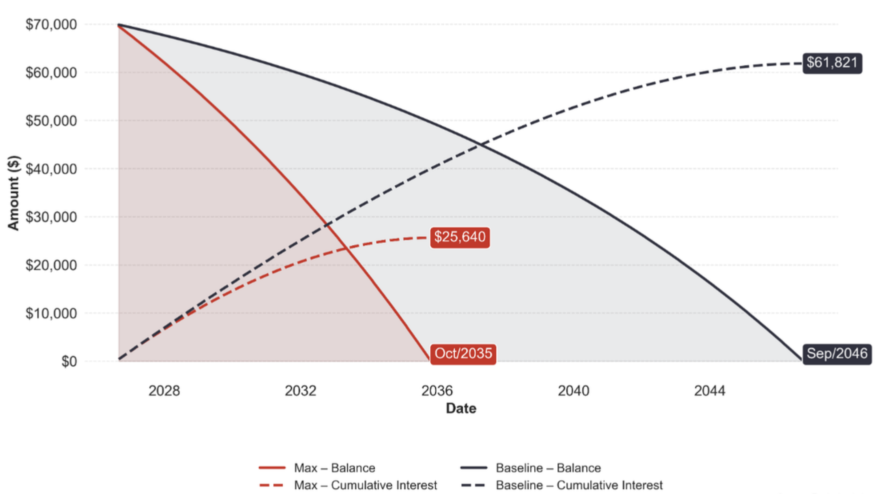


Monthly Payment Composition



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
0.0% lower is better	73.2% higher is better	136.6% lower is better	$710

Balance And Cumulative Interest



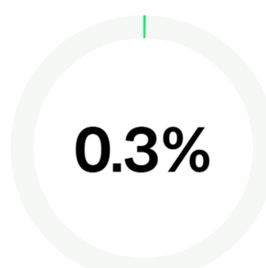
50% of Balance Repaid

August/2026

Final Loan Payment Date

October/2035

Payment Efficiency



Summary

The Max option pushes the monthly payment to a practical ceiling: a 58.3% increase delivers a 58.5% reduction in interest and a 54.1% shorter term - yielding a +0.2 pp advantage (interest reduction minus payment increase) vs Baseline. In nominal terms, that's +$318/mo to save about $36,181 and cut 10y 11mo 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	$545	$592	$612	$626	$661	$715	$863
Increase		+$47	+$67	+$81	+$116	+$170	+$318
Percentage Increase		8.6%	12.3%	14.9%	21.3%	31.2%	58.3%
Interest	$61,821	$50,690	$47,157	$44,982	$40,372	$34,928	$25,640
Savings	-	-$11,131	-$14,663	-$16,839	-$21,448	-$26,892	-$36,181
Percentage Change	-	18.0%	23.7%	27.2%	34.7%	43.5%	58.5%
Loan Term	20y 2mo	17y 0mo	16y 0mo	15y 4mo	13y 11mo	12y 3mo	9y 3mo
Time Saved	-	3y 2mo	4y 2mo	4y 10mo	6y 3mo	7y 11mo	10y 11mo
Percentage Change	-	15.7%	20.7%	24.0%	31.0%	39.3%	54.1%
Extra Fee Savings	-	-	-	-	-	-	-
Total Savings	-	-$11,131	-$14,663	-$16,839	-$21,448	-$26,892	-$36,181
Total Repayment	$131,821	$120,690	$117,157	$114,982	$110,372	$104,928	$95,640
Efficiency Ratio	-	9.4pp	11.4pp	12.4pp	13.4pp	12.3pp	0.2pp
Payment Efficiency	-	69.4%	81.3%	90.1%	100.0%	89.9%	0.3%

6 Detailed Amortization Schedules

Baseline				
Month	Payment	Interest	Principal	E. Balance
1	$545	$414	$131	$69,869
2	$545	$413	$132	$69,738
3	$545	$413	$132	$69,605
4	$545	$412	$133	$69,472
5	$545	$411	$134	$69,338
6	$545	$410	$135	$69,203
7	$545	$409	$136	$69,068
8	$545	$409	$136	$68,931
9	$545	$408	$137	$68,794
10	$545	$407	$138	$68,656
11	$545	$406	$139	$68,517
12	$545	$405	$140	$68,378
13	$545	$405	$140	$68,237
14	$545	$404	$141	$68,096
15	$545	$403	$142	$67,954
16	$545	$402	$143	$67,811
17	$545	$401	$144	$67,667
18	$545	$400	$145	$67,523
19	$545	$400	$145	$67,377
20	$545	$399	$146	$67,231
...	...	...	...	...
223	$545	$60	$485	$9,705
224	$545	$57	$488	$9,217
225	$545	$55	$490	$8,727
226	$545	$52	$493	$8,233
227	$545	$49	$496	$7,737
228	$545	$46	$499	$7,238
229	$545	$43	$502	$6,736
230	$545	$40	$505	$6,231
231	$545	$37	$508	$5,723
232	$545	$34	$511	$5,211
233	$545	$31	$514	$4,697
234	$545	$28	$517	$4,180
235	$545	$25	$520	$3,660
236	$545	$22	$523	$3,136
237	$545	$19	$526	$2,610
238	$545	$15	$530	$2,080
239	$545	$12	$533	$1,548
240	$545	$9	$536	$1,012
241	$545	$6	$539	$473
Sep-2046	$476	$3	$473	$0

Basic				
Month	Payment	Interest	Principal	E. Balance
1	$592	$414	$178	$69,822
2	$592	$413	$179	$69,643
3	$592	$412	$180	$69,463
4	$592	$411	$181	$69,282
5	$592	$410	$182	$69,100
6	$592	$409	$183	$68,917
7	$592	$408	$184	$68,733
8	$592	$407	$185	$68,548
9	$592	$406	$186	$68,361
10	$592	$404	$188	$68,174
11	$592	$403	$189	$67,985
12	$592	$402	$190	$67,795
13	$592	$401	$191	$67,604
14	$592	$400	$192	$67,412
15	$592	$399	$193	$67,219
16	$592	$398	$194	$67,025
17	$592	$397	$195	$66,829
18	$592	$395	$197	$66,633
19	$592	$394	$198	$66,435
20	$592	$393	$199	$66,236
...	...	...	...	...
185	$592	$65	$527	$10,539
186	$592	$62	$530	$10,009
187	$592	$59	$533	$9,477
188	$592	$56	$536	$8,941
189	$592	$53	$539	$8,402
190	$592	$50	$542	$7,859
191	$592	$47	$545	$7,314
192	$592	$43	$549	$6,765
193	$592	$40	$552	$6,213
194	$592	$37	$555	$5,658
195	$592	$33	$559	$5,099
196	$592	$30	$562	$4,538
197	$592	$27	$565	$3,972
198	$592	$24	$568	$3,404
199	$592	$20	$572	$2,832
200	$592	$17	$575	$2,257
201	$592	$13	$579	$1,678
202	$592	$10	$582	$1,096
203	$592	$6	$586	$511
Jul-2043	$514	$3	$511	$0

Standard				
Month	Payment	Interest	Principal	E. Balance
1	$612	$414	$198	$69,802
2	$612	$413	$199	$69,603
3	$612	$412	$200	$69,403
4	$612	$411	$201	$69,202
5	$612	$409	$203	$68,999
6	$612	$408	$204	$68,795
7	$612	$407	$205	$68,590
8	$612	$406	$206	$68,384
9	$612	$405	$207	$68,177
10	$612	$403	$209	$67,968
11	$612	$402	$210	$67,758
12	$612	$401	$211	$67,547
13	$612	$400	$212	$67,335
14	$612	$398	$214	$67,121
15	$612	$397	$215	$66,906
16	$612	$396	$216	$66,690
17	$612	$395	$217	$66,473
18	$612	$393	$219	$66,254
19	$612	$392	$220	$66,034
20	$612	$391	$221	$65,813
...	...	...	...	...
173	$612	$66	$546	$10,658
174	$612	$63	$549	$10,109
175	$612	$60	$552	$9,557
176	$612	$57	$555	$9,001
177	$612	$53	$559	$8,442
178	$612	$50	$562	$7,880
179	$612	$47	$565	$7,315
180	$612	$43	$569	$6,746
181	$612	$40	$572	$6,174
182	$612	$37	$575	$5,599
183	$612	$33	$579	$5,020
184	$612	$30	$582	$4,438
185	$612	$26	$586	$3,852
186	$612	$23	$589	$3,263
187	$612	$19	$593	$2,670
188	$612	$16	$596	$2,074
189	$612	$12	$600	$1,474
190	$612	$9	$603	$871
191	$612	$5	$607	$264
Jul-2042	$265	$2	$264	$0

Premium				
Month	Payment	Interest	Principal	E. Balance
1	$626	$414	$212	$69,788
2	$626	$413	$213	$69,575
3	$626	$412	$214	$69,361
4	$626	$410	$216	$69,145
5	$626	$409	$217	$68,928
6	$626	$408	$218	$68,710
7	$626	$407	$219	$68,491
8	$626	$405	$221	$68,270
9	$626	$404	$222	$68,048
10	$626	$403	$223	$67,824
11	$626	$401	$225	$67,600
12	$626	$400	$226	$67,374
13	$626	$399	$227	$67,146
14	$626	$397	$229	$66,918
15	$626	$396	$230	$66,687
16	$626	$395	$231	$66,456
17	$626	$393	$233	$66,223
18	$626	$392	$234	$65,989
19	$626	$390	$236	$65,753
20	$626	$389	$237	$65,517
...	...	...	...	...
165	$626	$69	$557	$11,038
166	$626	$65	$561	$10,477
167	$626	$62	$564	$9,913
168	$626	$59	$567	$9,346
169	$626	$55	$571	$8,775
170	$626	$52	$574	$8,201
171	$626	$49	$577	$7,624
172	$626	$45	$581	$7,043
173	$626	$42	$584	$6,458
174	$626	$38	$588	$5,871
175	$626	$35	$591	$5,279
176	$626	$31	$595	$4,684
177	$626	$28	$598	$4,086
178	$626	$24	$602	$3,484
179	$626	$21	$605	$2,879
180	$626	$17	$609	$2,270
181	$626	$13	$613	$1,657
182	$626	$10	$616	$1,041
183	$626	$6	$620	$421
Nov-2041	$424	$2	$421	$0

Ideal				
Month	Payment	Interest	Principal	E. Balance
1	$661	$414	$247	$69,753
2	$661	$413	$248	$69,505
3	$661	$411	$250	$69,255
4	$661	$410	$251	$69,004
5	$661	$408	$253	$68,751
6	$661	$407	$254	$68,497
7	$661	$405	$256	$68,241
8	$661	$404	$257	$67,984
9	$661	$402	$259	$67,725
10	$661	$401	$260	$67,465
11	$661	$399	$262	$67,203
12	$661	$398	$263	$66,940
13	$661	$396	$265	$66,675
14	$661	$394	$267	$66,408
15	$661	$393	$268	$66,140
16	$661	$391	$270	$65,870
17	$661	$390	$271	$65,599
18	$661	$388	$273	$65,326
19	$661	$387	$274	$65,052
20	$661	$385	$276	$64,776
...	...	...	...	...
148	$661	$73	$588	$11,833
149	$661	$70	$591	$11,242
150	$661	$67	$594	$10,647
151	$661	$63	$598	$10,049
152	$661	$59	$602	$9,448
153	$661	$56	$605	$8,842
154	$661	$52	$609	$8,234
155	$661	$49	$612	$7,622
156	$661	$45	$616	$7,006
157	$661	$41	$620	$6,386
158	$661	$38	$623	$5,763
159	$661	$34	$627	$5,136
160	$661	$30	$631	$4,505
161	$661	$27	$634	$3,871
162	$661	$23	$638	$3,233
163	$661	$19	$642	$2,591
164	$661	$15	$646	$1,945
165	$661	$12	$649	$1,296
166	$661	$8	$653	$643
Jun-2040	$646	$4	$643	$0

Quick				
Month	Payment	Interest	Principal	E. Balance
1	$715	$414	$301	$69,699
2	$715	$412	$303	$69,397
3	$715	$411	$304	$69,092
4	$715	$409	$306	$68,786
5	$715	$407	$308	$68,478
6	$715	$405	$310	$68,168
7	$715	$403	$312	$67,856
8	$715	$401	$314	$67,543
9	$715	$400	$315	$67,228
10	$715	$398	$317	$66,910
11	$715	$396	$319	$66,591
12	$715	$394	$321	$66,270
13	$715	$392	$323	$65,947
14	$715	$390	$325	$65,622
15	$715	$388	$327	$65,296
16	$715	$386	$329	$64,967
17	$715	$384	$331	$64,636
18	$715	$382	$333	$64,304
19	$715	$380	$335	$63,969
20	$715	$378	$337	$63,633
...	...	...	...	...
128	$715	$79	$636	$12,656
129	$715	$75	$640	$12,015
130	$715	$71	$644	$11,371
131	$715	$67	$648	$10,724
132	$715	$63	$652	$10,072
133	$715	$60	$655	$9,417
134	$715	$56	$659	$8,758
135	$715	$52	$663	$8,094
136	$715	$48	$667	$7,427
137	$715	$44	$671	$6,756
138	$715	$40	$675	$6,081
139	$715	$36	$679	$5,402
140	$715	$32	$683	$4,719
141	$715	$28	$687	$4,032
142	$715	$24	$691	$3,341
143	$715	$20	$695	$2,646
144	$715	$16	$699	$1,946
145	$715	$12	$703	$1,243
146	$715	$7	$708	$535
Oct-2038	$538	$3	$535	$0

Max				
Month	Payment	Interest	Principal	E. Balance
1	$863	$414	$449	$69,551
2	$863	$412	$451	$69,100
3	$863	$409	$454	$68,646
4	$863	$406	$457	$68,189
5	$863	$403	$460	$67,729
6	$863	$401	$462	$67,267
7	$863	$398	$465	$66,802
8	$863	$395	$468	$66,334
9	$863	$392	$471	$65,864
10	$863	$390	$473	$65,390
11	$863	$387	$476	$64,914
12	$863	$384	$479	$64,435
13	$863	$381	$482	$63,953
14	$863	$378	$485	$63,469
15	$863	$376	$487	$62,981
16	$863	$373	$490	$62,491
17	$863	$370	$493	$61,998
18	$863	$367	$496	$61,502
19	$863	$364	$499	$61,002
20	$863	$361	$502	$60,500
...	...	...	...	...
92	$863	$95	$768	$15,329
93	$863	$91	$772	$14,556
94	$863	$86	$777	$13,779
95	$863	$82	$781	$12,998
96	$863	$77	$786	$12,212
97	$863	$72	$791	$11,421
98	$863	$68	$795	$10,626
99	$863	$63	$800	$9,825
100	$863	$58	$805	$9,021
101	$863	$53	$810	$8,211
102	$863	$49	$814	$7,397
103	$863	$44	$819	$6,577
104	$863	$39	$824	$5,753
105	$863	$34	$829	$4,924
106	$863	$29	$834	$4,090
107	$863	$24	$839	$3,252
108	$863	$19	$844	$2,408
109	$863	$14	$849	$1,559
110	$863	$9	$854	$705
Oct-2035	$710	$4	$705	$0

Fynia

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.