



Loan Optimization Report

■ Loan amount: **\$100,000.00**
■ Interest rate: **15.00% Annual**
■ Current monthly payment: **\$1,264.00**

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.
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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

\$1,264.0

Interest to Pay

\$358,176

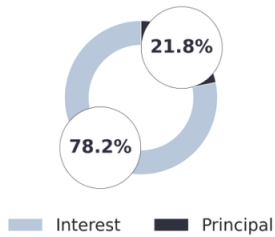
Loan Term

30y 2mo

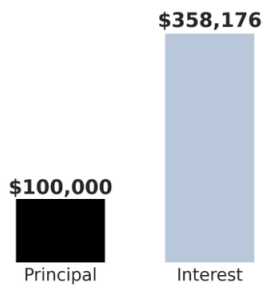
Total Repayment

\$458,176

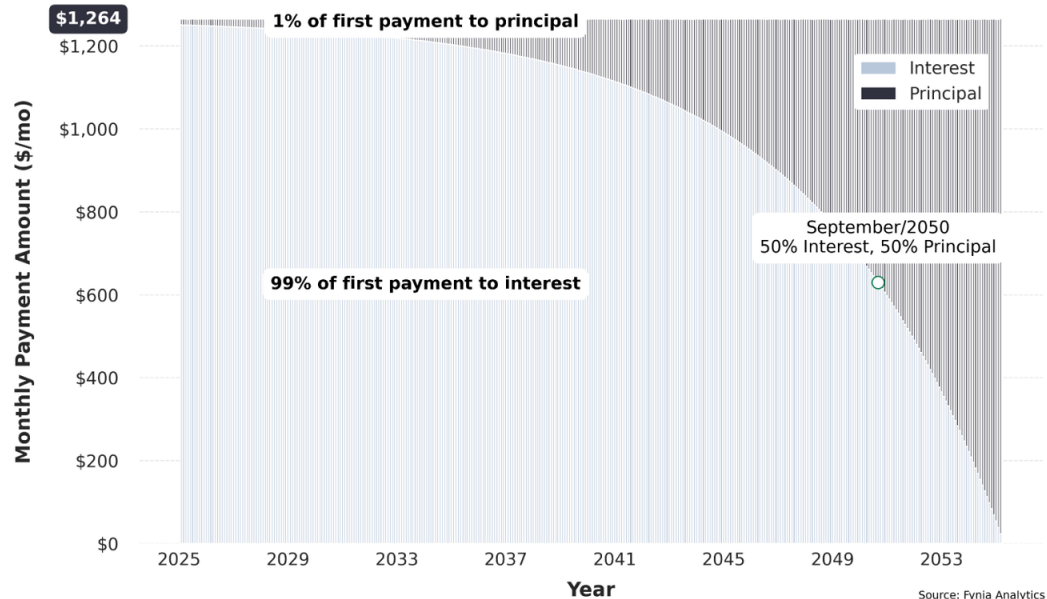
Total Payable Split



Payment Comparison



Monthly Payment Composition



Interest-Dominant Payment Period

84.8%

Average Principal Contribution

21.8%

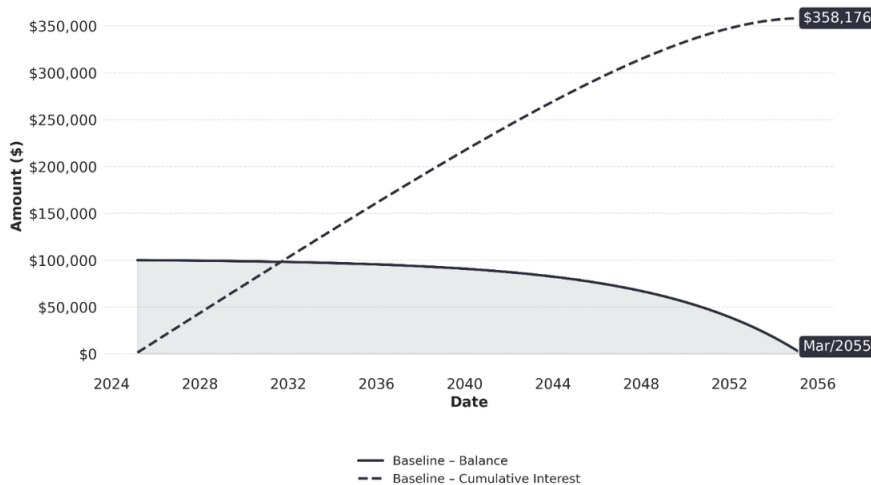
Total Payment Ratio

458.2%

Final payment (last installment)

\$1,872

Balance And Cumulative Interest



50% of Balance Repaid

September/2050

Final Loan Payment Date

March/2055

By maintaining a monthly payment of \$1,264.0, you would incur \$358,176 in interest, with a total repayment of \$458,176. Your loan would be fully paid off in 30y 2mo in March 2055. Now, let's explore the payment alternatives proposed by Fynia.

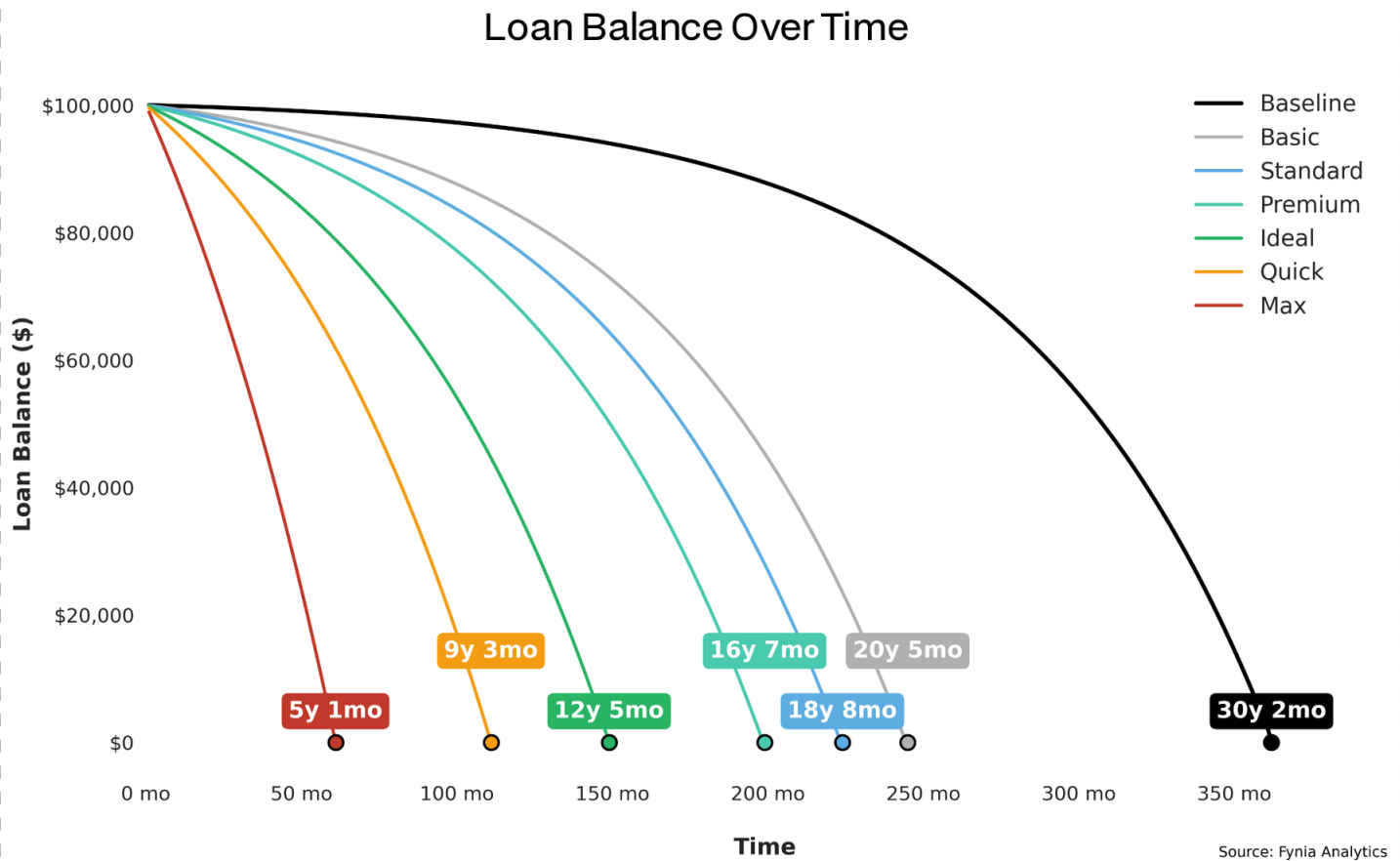
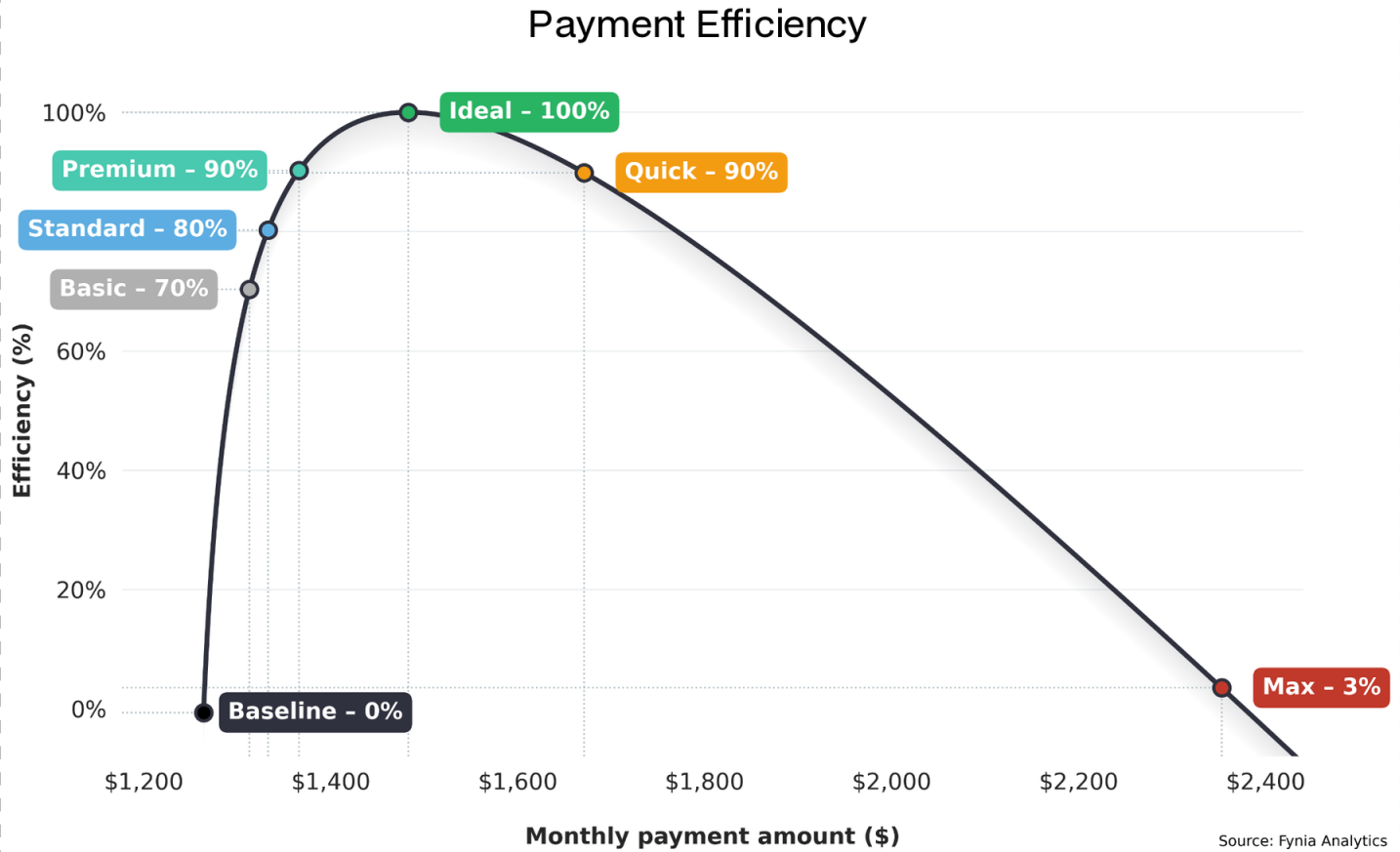
2 How We Measure Efficiency

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: 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	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



4 Payment Alternatives

Basic The Budget Choice

Monthly Payment

\$1,313

↑3.9%
VS BASELINE

\$49
INCREASE

Interest to Pay

\$220,991

↓38.3%
VS BASELINE

\$137,184
SAVED

Loan Term

20y 5mo

↓32.3%
VS BASELINE

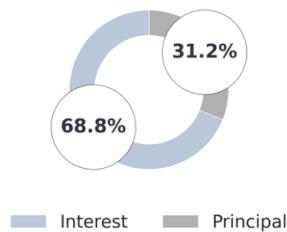
9y 9mo
TIME SAVED

Total Repayment

\$320,991

Baseline: \$458,176

Total Payable Split



Total Payable

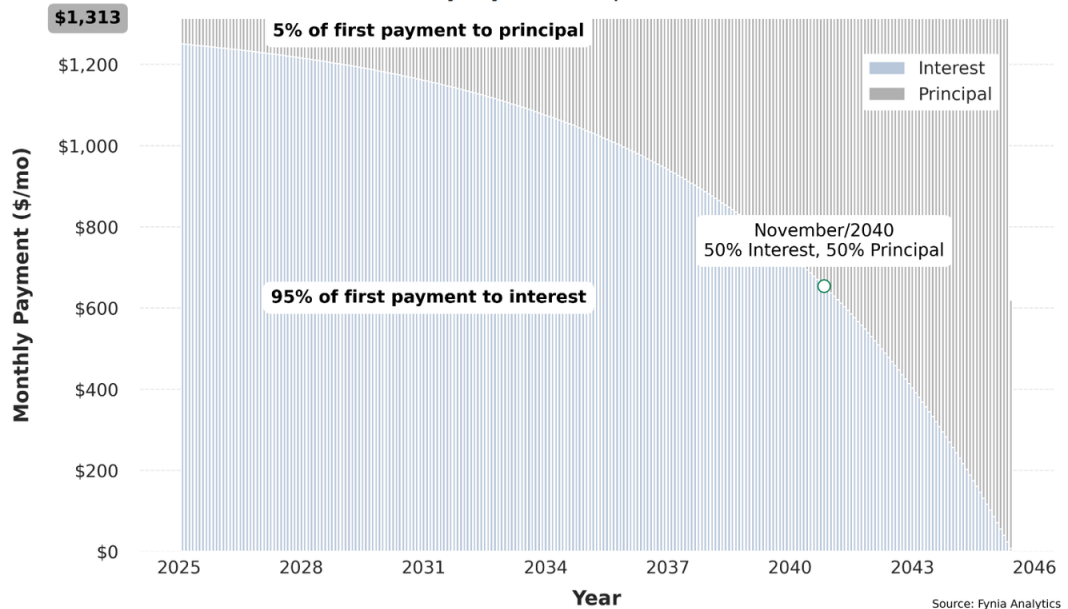
\$458,176

\$320,991

Baseline

Basic

Monthly Payment Composition



Interest-Dominant Payment Period

77.1%

lower is better

Average Principal Contribution

31.2%

higher is better

Total Payment Ratio

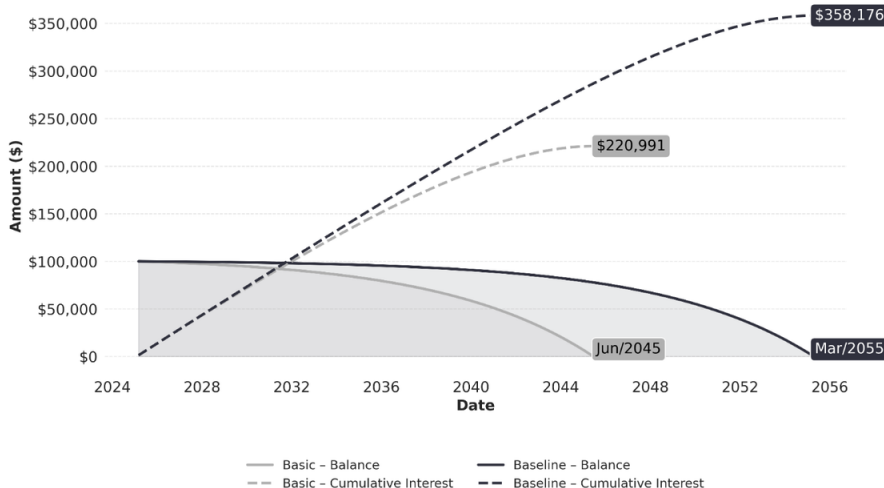
321.0%

lower is better

Final payment (last installment)

\$619

Balance And Cumulative Interest



50% of Balance Repaid

November/ 2040

Final Loan Payment Date

June/2045

Payment Efficiency

70.0%

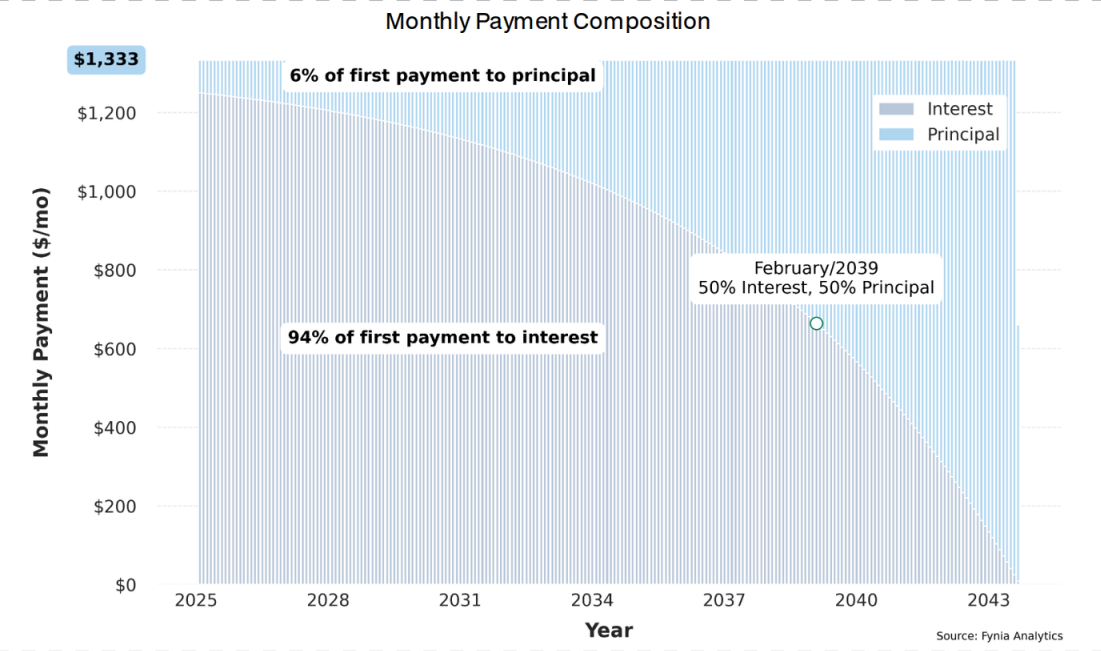
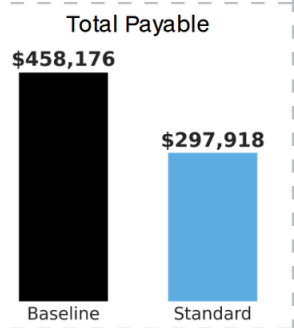
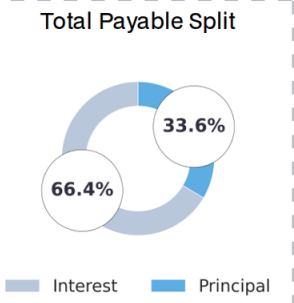
Summary

The Basic option is calibrated to target about 70% efficiency in repayment—keeping the payment increase as low as possible at 3.9%—while still delivering a 38.3% reduction in interest and a 32.3% shorter term. That's a +\$44 pp advantage (interest reduction minus payment increase) versus Baseline. In dollar terms, a modest +\$49/mo unlocks about \$137,184 in interest savings and trims roughly 9y 9mo from the schedule—making Basic a smart, budget-friendly starting point.

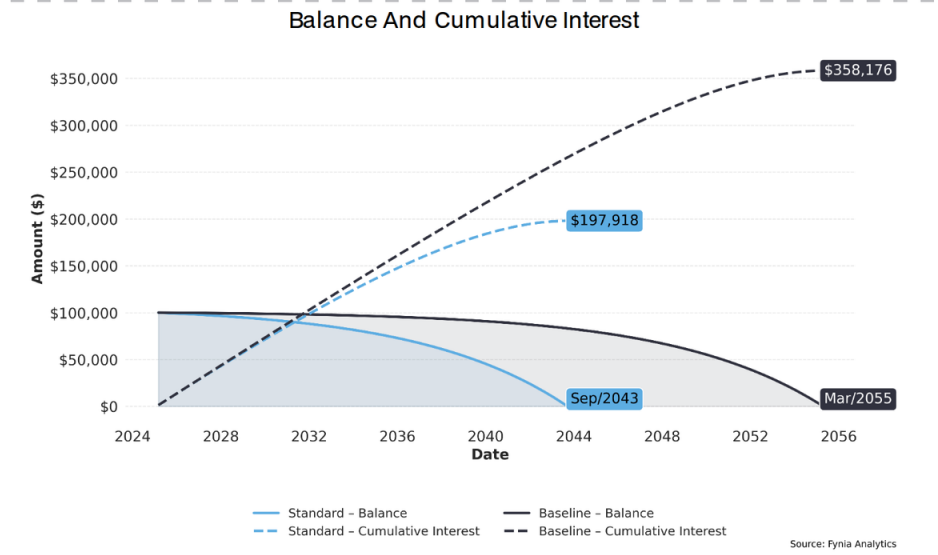
Standard

The Value Pick

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
\$1,333	\$197,918	18y 8mo	\$297,918
<div><div></div><div>↑5.5% VS BASELINE</div><div>\$69 INCREASE</div></div>	<div><div></div><div>↓44.7% VS BASELINE</div><div>\$160,257 SAVED</div></div>	<div><div></div><div>↓38.1% VS BASELINE</div><div>11y 6mo TIME SAVED</div></div>	<div>Baseline: \$458,176</div>



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
75.0%	33.6%	297.9%	\$659
lower is better	higher is better	lower is better	



50% of Balance Repaid

February/2039

Final Loan Payment Date

September/2043

Payment Efficiency

Summary

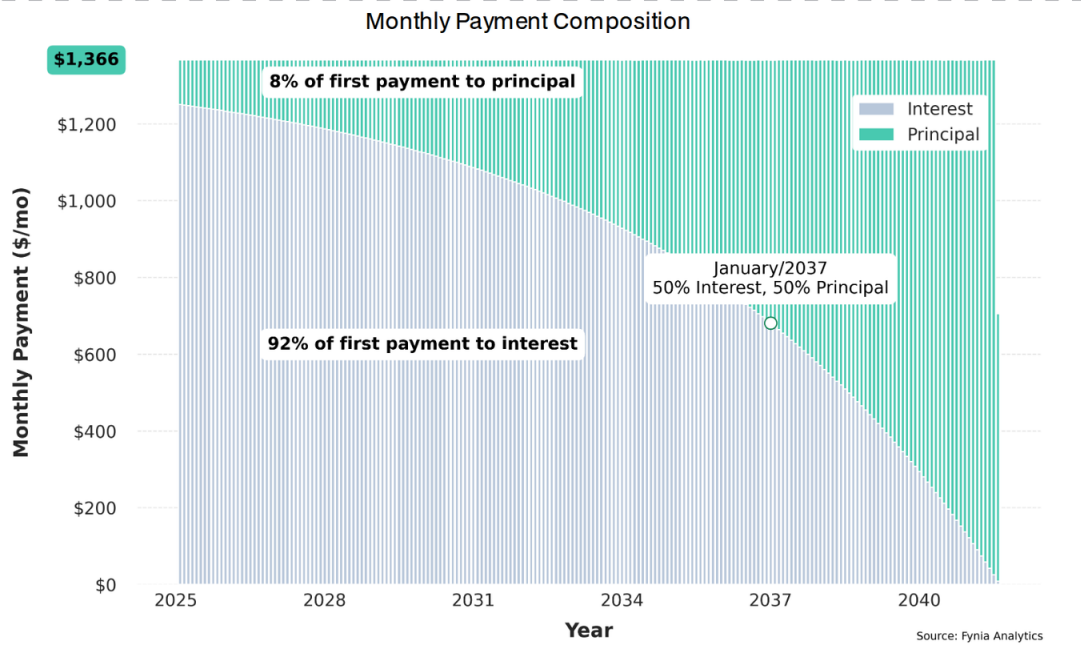
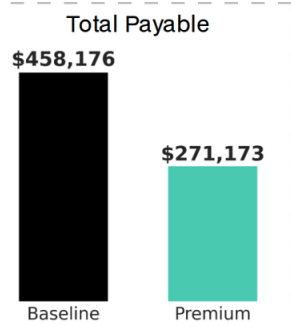
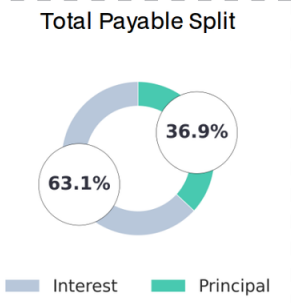
The Standard option is tuned toward roughly 80% efficiency—a balanced, best-value step up from Basic. A 5.5% increase in the monthly payment delivers a 44.7% reduction in interest and a 38.1% shorter term—yielding a +39.3 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$69/mo to save about \$160,257 and trim 11y 6mo from the schedule.



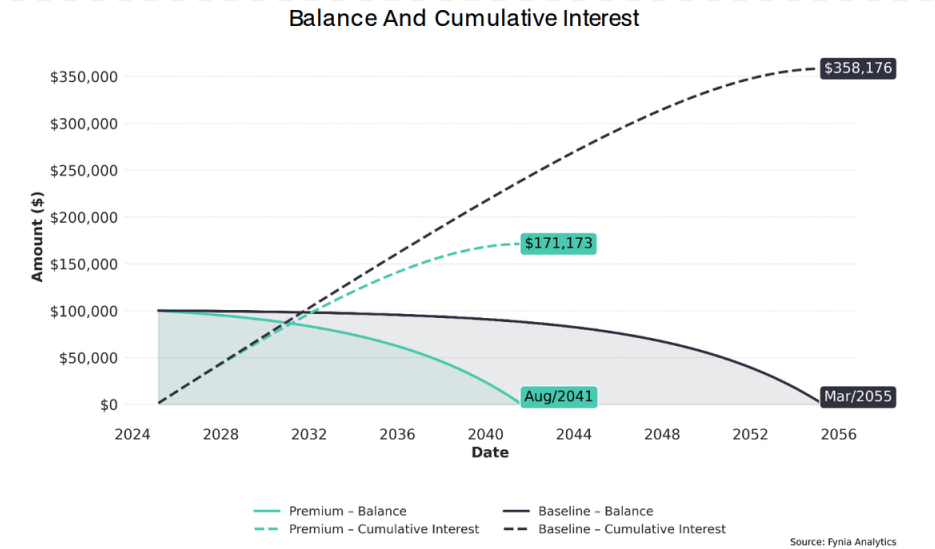
Premium

The Sweet Spot

Monthly Payment	Interest to Pay	Loan Term	Total Repayment
\$1,366	\$171,173	16y 7mo	\$271,173
<div><div></div><div>↑8.1% VS BASELINE</div><div>\$102 INCREASE</div></div>	<div><div></div><div>↓52.2% VS BASELINE</div><div>\$187,003 SAVED</div></div>	<div><div></div><div>↓45.0% VS BASELINE</div><div>13y 7mo TIME SAVED</div></div>	<div>Baseline: \$458,176</div>



Interest-Dominant Payment Period	Average Principal Contribution	Total Payment Ratio	Final payment (last installment)
71.9%	36.9%	271.2%	\$705
lower is better	higher is better	lower is better	



Summary

The Premium option targets roughly 90% efficiency—a meaningful step up from Standard while keeping costs contained. A 8.1% increase in the monthly payment delivers a 52.2% reduction in interest and a 45.0% shorter term—yielding a +44.1 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$102/mo to save about \$187,003 and cut 13y 7mo from the schedule, making Premium a powerful yet competitively priced choice.

50% of Balance Repaid

January/2037

Final Loan Payment Date

August/2041

Payment Efficiency

89.9%

Ideal

The Best Choice

Monthly Payment

\$1,483

↑17.3%
VS BASELINE

\$219
INCREASE

Interest to Pay

\$120,947

↓66.2%
VS BASELINE

\$237,229
SAVED

Loan Term

12y 5mo

↓58.8%
VS BASELINE

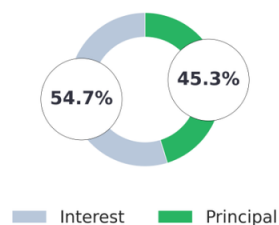
17y 9mo
TIME SAVED

Total Repayment

\$220,947

Baseline: \$458,176

Total Payable Split



Total Payable

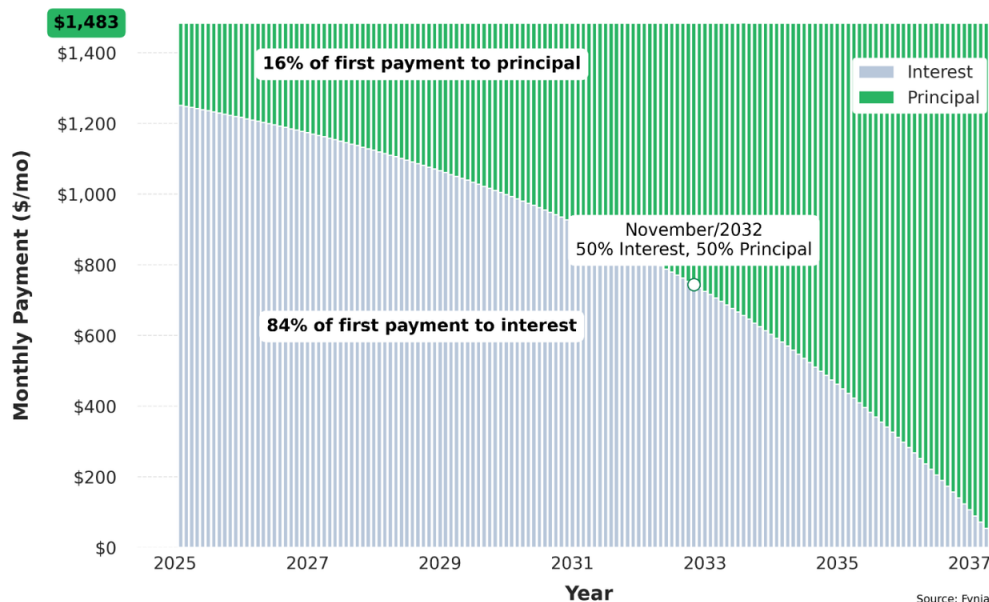
\$458,176

\$220,947

Baseline

Ideal

Monthly Payment Composition



Interest-Dominant Payment Period

63.1%

lower is better

Average Principal Contribution

45.3%

higher is better

Total Payment Ratio

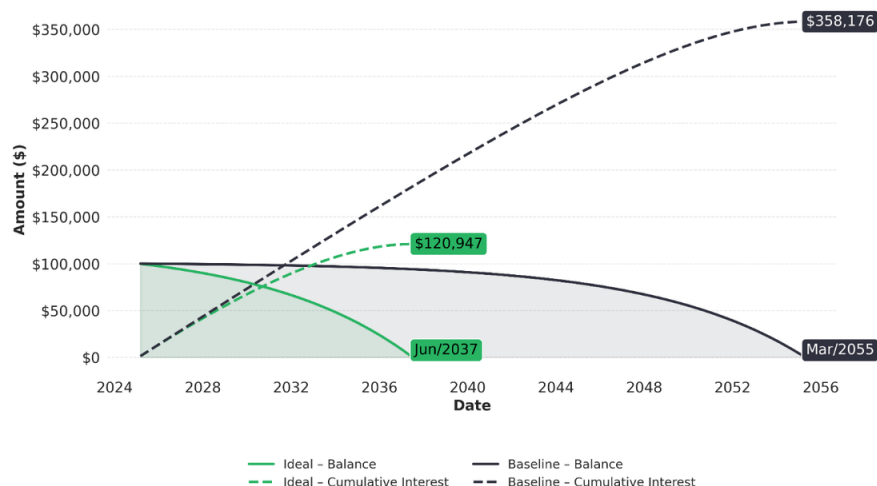
220.9%

lower is better

Final payment (last installment)

\$1,463

Balance And Cumulative Interest



Summary

The Ideal option pursues 100% efficiency—every extra dollar works fully toward cutting interest and time. A 17.3% increase in the monthly payment translates into a 66.2% reduction in interest and a 58.8% shorter term—yielding a +48.9 pp advantage (interest reduction minus payment increase) vs Baseline. In dollar terms, that's +\$219/mo to save about \$237,229 and cut 17y 9mo from the schedule, making Ideal the mathematically optimal choice for unparalleled efficiency.

Quick The Fast Track

Monthly Payment

\$1,671

↑32.2%
VS BASELINE

\$407
INCREASE

Interest to Pay

\$85,434

↓76.1%
VS BASELINE

\$272,742
SAVED

Loan Term

9y 3mo

↓69.3%
VS BASELINE

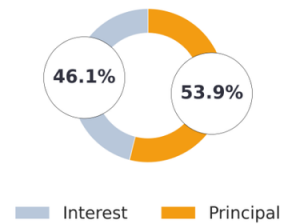
20y 11mo
TIME SAVED

Total Repayment

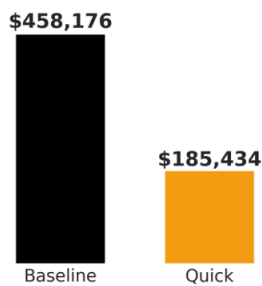
\$185,434

Baseline: \$458,176

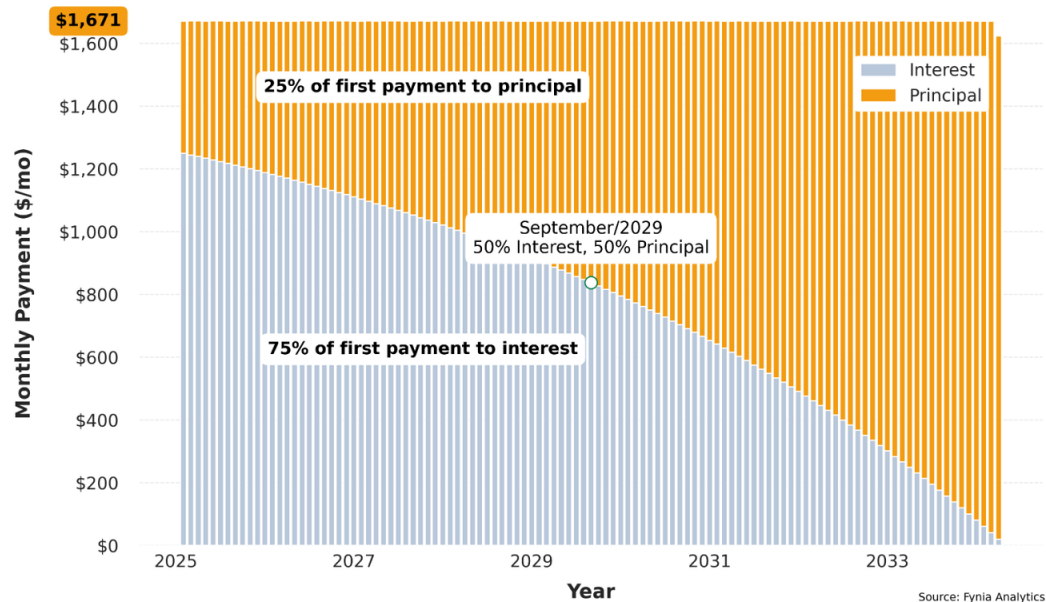
Total Payable Split



Total Payable



Monthly Payment Composition



Interest-Dominant Payment Period

50.5%

lower is better

Average Principal Contribution

53.9%

higher is better

Total Payment Ratio

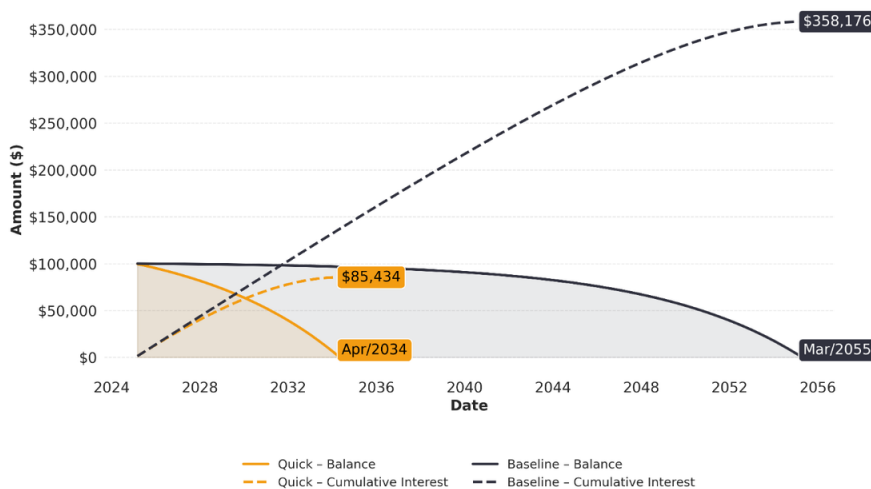
185.4%

lower is better

Final payment (last installment)

\$1,624

Balance And Cumulative Interest



50% of Balance Repaid

October/2029

Final Loan Payment Date

April/2034

Payment Efficiency

89.8%

Summary

The Quick option prioritizes speed: a 32.2% increase in the monthly payment delivers a 76.1% reduction in interest and a 69.3% shorter term—yielding a +43.9 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 +\$407/mo to save about \$272,742 and cut 20y 11mo from the schedule, making Quick the right choice for those who value speed over maximum efficiency.

Max The Overpay Zone

Monthly Payment

\$2,353

↑86.2%
VS BASELINE

\$1,089
INCREASE

Interest to Pay

\$43,511

↓87.9%
VS BASELINE

\$314,665
SAVED

Loan Term

5y 1mo

↓83.1%
VS BASELINE

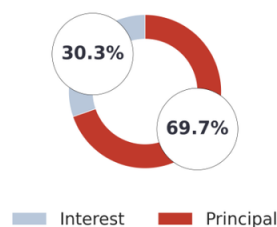
25y 1mo
TIME SAVED

Total Repayment

\$143,511

Baseline: \$458,176

Total Payable Split



Total Payable

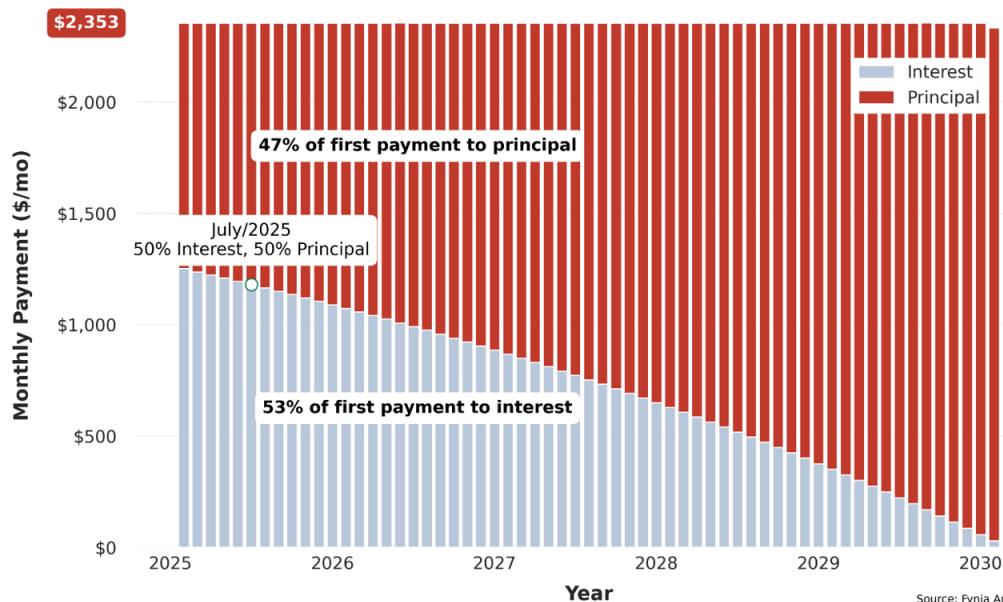
\$458,176

\$143,511

Baseline

Max

Monthly Payment Composition



Interest-Dominant Payment Period

9.8%

lower is better

Average Principal Contribution

69.7%

higher is better

Total Payment Ratio

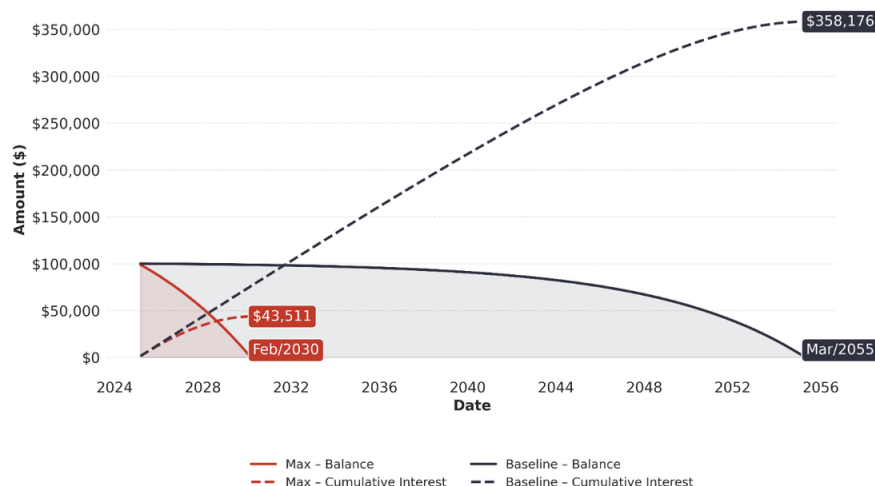
143.5%

lower is better

Final payment (last installment)

\$2,331

Balance And Cumulative Interest



Summary

The Max option pushes the monthly payment to a practical ceiling: a 86.2% increase delivers a 87.9% reduction in interest and a 83.1% shorter term—yielding a +1.7 pp advantage (interest reduction minus payment increase) vs Baseline. In nominal terms, that's +\$1,089/mo to save about \$314,665 and cut 25y 1mo from the schedule. Note: treat Max as an upper boundary—going beyond this level reduces overall efficiency and can turn negative.

Payment Efficiency

3.5%

5 Payment Alternatives Comparison

Alternative	Baseline	Basic	Standard	Premium	Ideal	Quick	Max
Payment	\$1,264	\$1,313	\$1,333	\$1,366	\$1,483	\$1,671	\$2,353
Increase		+\$49	+\$69	+\$102	+\$219	+\$407	+\$1,089
Percentage Increase		3.9%	5.5%	8.1%	17.3%	32.2%	86.2%
Interest	\$358,176	\$220,991	\$197,918	\$171,173	\$120,947	\$85,434	\$43,511
Savings	-	-\$137,184	-\$160,257	-\$187,003	-\$237,229	-\$272,742	-\$314,665
Percentage Change	-	38.3%	44.7%	52.2%	66.2%	76.1%	87.9%
Loan Term	30y 2mo	20y 5mo	18y 8mo	16y 7mo	12y 5mo	9y 3mo	5y 1mo
Time Saved	-	9y 9mo	11y 6mo	13y 7mo	17y 9mo	20y 11mo	25y 1mo
Percentage Change	-	32.3%	38.1%	45.0%	58.8%	69.3%	83.1%
Extra Fee Savings	-	-	-	-	-	-	-
Total Savings	-	-\$137,184	-\$160,257	-\$187,003	-\$237,229	-\$272,742	-\$314,665
Total Repayment	\$458,176	\$320,991	\$297,918	\$271,173	\$220,947	\$185,434	\$143,511
Efficiency Ratio	-	34.4pp	39.3pp	44.1pp	48.9pp	43.9pp	17pp
Payment Efficiency	-	70.0%	80.0%	89.9%	100.0%	89.8%	3.5%

6 Detailed Amortization Schedules

Baseline				
Month	Payment	Interest	Principal	E. Balance
1	\$1,264	\$1,250	\$14	\$99,986
2	\$1,264	\$1,250	\$14	\$99,972
3	\$1,264	\$1,250	\$14	\$99,957
4	\$1,264	\$1,249	\$15	\$99,943
5	\$1,264	\$1,249	\$15	\$99,928
6	\$1,264	\$1,249	\$15	\$99,913
7	\$1,264	\$1,249	\$15	\$99,898
8	\$1,264	\$1,249	\$15	\$99,883
9	\$1,264	\$1,249	\$15	\$99,868
10	\$1,264	\$1,248	\$16	\$99,852
11	\$1,264	\$1,248	\$16	\$99,836
12	\$1,264	\$1,248	\$16	\$99,820
13	\$1,264	\$1,248	\$16	\$99,804
14	\$1,264	\$1,248	\$16	\$99,787
15	\$1,264	\$1,247	\$17	\$99,771
16	\$1,264	\$1,247	\$17	\$99,754
17	\$1,264	\$1,247	\$17	\$99,737
18	\$1,264	\$1,247	\$17	\$99,719
19	\$1,264	\$1,246	\$18	\$99,702
20	\$1,264	\$1,246	\$18	\$99,684
...
343	\$1,264	\$284	\$980	\$21,739
344	\$1,264	\$272	\$992	\$20,747
345	\$1,264	\$259	\$1,005	\$19,743
346	\$1,264	\$247	\$1,017	\$18,725
347	\$1,264	\$234	\$1,030	\$17,695
348	\$1,264	\$221	\$1,043	\$16,653
349	\$1,264	\$208	\$1,056	\$15,597
350	\$1,264	\$195	\$1,069	\$14,528
351	\$1,264	\$182	\$1,082	\$13,445
352	\$1,264	\$168	\$1,096	\$12,349
353	\$1,264	\$154	\$1,110	\$11,240
354	\$1,264	\$140	\$1,124	\$10,116
355	\$1,264	\$126	\$1,138	\$8,979
356	\$1,264	\$112	\$1,152	\$7,827
357	\$1,264	\$98	\$1,166	\$6,661
358	\$1,264	\$83	\$1,181	\$5,480
359	\$1,264	\$69	\$1,195	\$4,285
360	\$1,264	\$54	\$1,210	\$3,074
361	\$1,264	\$38	\$1,226	\$1,849
Mar-2055	\$1,872	\$23	\$1,849	\$0

Basic				
Month	Payment	Interest	Principal	E. Balance
1	\$1,313	\$1,250	\$63	\$99,937
2	\$1,313	\$1,249	\$64	\$99,873
3	\$1,313	\$1,248	\$65	\$99,809
4	\$1,313	\$1,248	\$65	\$99,743
5	\$1,313	\$1,247	\$66	\$99,677
6	\$1,313	\$1,246	\$67	\$99,610
7	\$1,313	\$1,245	\$68	\$99,542
8	\$1,313	\$1,244	\$69	\$99,473
9	\$1,313	\$1,243	\$70	\$99,404
10	\$1,313	\$1,243	\$70	\$99,333
11	\$1,313	\$1,242	\$71	\$99,262
12	\$1,313	\$1,241	\$72	\$99,190
13	\$1,313	\$1,240	\$73	\$99,117
14	\$1,313	\$1,239	\$74	\$99,043
15	\$1,313	\$1,238	\$75	\$98,968
16	\$1,313	\$1,237	\$76	\$98,892
17	\$1,313	\$1,236	\$77	\$98,815
18	\$1,313	\$1,235	\$78	\$98,737
19	\$1,313	\$1,234	\$79	\$98,658
20	\$1,313	\$1,233	\$80	\$98,579
...
226	\$1,313	\$282	\$1,031	\$21,536
227	\$1,313	\$269	\$1,044	\$20,492
228	\$1,313	\$256	\$1,057	\$19,435
229	\$1,313	\$243	\$1,070	\$18,365
230	\$1,313	\$230	\$1,083	\$17,282
231	\$1,313	\$216	\$1,097	\$16,185
232	\$1,313	\$202	\$1,111	\$15,074
233	\$1,313	\$188	\$1,125	\$13,950
234	\$1,313	\$174	\$1,139	\$12,811
235	\$1,313	\$160	\$1,153	\$11,658
236	\$1,313	\$146	\$1,167	\$10,491
237	\$1,313	\$131	\$1,182	\$9,309
238	\$1,313	\$116	\$1,197	\$8,112
239	\$1,313	\$101	\$1,212	\$6,901
240	\$1,313	\$86	\$1,227	\$5,674
241	\$1,313	\$71	\$1,242	\$4,432
242	\$1,313	\$55	\$1,258	\$3,174
243	\$1,313	\$40	\$1,273	\$1,901
244	\$1,313	\$24	\$1,289	\$612
Jun-2045	\$619	\$8	\$612	\$0

Standard				
Month	Payment	Interest	Principal	E. Balance
1	\$1,333	\$1,250	\$83	\$99,917
2	\$1,333	\$1,249	\$84	\$99,833
3	\$1,333	\$1,248	\$85	\$99,748
4	\$1,333	\$1,247	\$86	\$99,662
5	\$1,333	\$1,246	\$87	\$99,574
6	\$1,333	\$1,245	\$88	\$99,486
7	\$1,333	\$1,244	\$89	\$99,397
8	\$1,333	\$1,242	\$91	\$99,306
9	\$1,333	\$1,241	\$92	\$99,215
10	\$1,333	\$1,240	\$93	\$99,122
11	\$1,333	\$1,239	\$94	\$99,028
12	\$1,333	\$1,238	\$95	\$98,933
13	\$1,333	\$1,237	\$96	\$98,836
14	\$1,333	\$1,235	\$98	\$98,739
15	\$1,333	\$1,234	\$99	\$98,640
16	\$1,333	\$1,233	\$100	\$98,540
17	\$1,333	\$1,232	\$101	\$98,439
18	\$1,333	\$1,230	\$103	\$98,336
19	\$1,333	\$1,229	\$104	\$98,232
20	\$1,333	\$1,228	\$105	\$98,127
...
205	\$1,333	\$287	\$1,046	\$21,888
206	\$1,333	\$274	\$1,059	\$20,829
207	\$1,333	\$260	\$1,073	\$19,756
208	\$1,333	\$247	\$1,086	\$18,670
209	\$1,333	\$233	\$1,100	\$17,570
210	\$1,333	\$220	\$1,113	\$16,457
211	\$1,333	\$206	\$1,127	\$15,330
212	\$1,333	\$192	\$1,141	\$14,188
213	\$1,333	\$177	\$1,156	\$13,033
214	\$1,333	\$163	\$1,170	\$11,863
215	\$1,333	\$148	\$1,185	\$10,678
216	\$1,333	\$133	\$1,200	\$9,478
217	\$1,333	\$118	\$1,215	\$8,264
218	\$1,333	\$103	\$1,230	\$7,034
219	\$1,333	\$88	\$1,245	\$5,789
220	\$1,333	\$72	\$1,261	\$4,528
221	\$1,333	\$57	\$1,276	\$3,252
222	\$1,333	\$41	\$1,292	\$1,960
223	\$1,333	\$24	\$1,309	\$651
Sep-2043	\$659	\$8	\$651	\$0

Premium				
Month	Payment	Interest	Principal	E. Balance
1	\$1,366	\$1,250	\$116	\$99,884
2	\$1,366	\$1,249	\$117	\$99,767
3	\$1,366	\$1,247	\$119	\$99,648
4	\$1,366	\$1,246	\$120	\$99,527
5	\$1,366	\$1,244	\$122	\$99,405
6	\$1,366	\$1,243	\$123	\$99,282
7	\$1,366	\$1,241	\$125	\$99,157
8	\$1,366	\$1,239	\$127	\$99,030
9	\$1,366	\$1,238	\$128	\$98,902
10	\$1,366	\$1,236	\$130	\$98,773
11	\$1,366	\$1,235	\$131	\$98,641
12	\$1,366	\$1,233	\$133	\$98,508
13	\$1,366	\$1,231	\$135	\$98,374
14	\$1,366	\$1,230	\$136	\$98,237
15	\$1,366	\$1,228	\$138	\$98,099
16	\$1,366	\$1,226	\$140	\$97,959
17	\$1,366	\$1,224	\$142	\$97,818
18	\$1,366	\$1,223	\$143	\$97,675
19	\$1,366	\$1,221	\$145	\$97,530
20	\$1,366	\$1,219	\$147	\$97,383
...
180	\$1,366	\$294	\$1,072	\$22,453
181	\$1,366	\$281	\$1,085	\$21,368
182	\$1,366	\$267	\$1,099	\$20,269
183	\$1,366	\$253	\$1,113	\$19,156
184	\$1,366	\$239	\$1,127	\$18,030
185	\$1,366	\$225	\$1,141	\$16,889
186	\$1,366	\$211	\$1,155	\$15,734
187	\$1,366	\$197	\$1,169	\$14,565
188	\$1,366	\$182	\$1,184	\$13,381
189	\$1,366	\$167	\$1,199	\$12,182
190	\$1,366	\$152	\$1,214	\$10,969
191	\$1,366	\$137	\$1,229	\$9,740
192	\$1,366	\$122	\$1,244	\$8,495
193	\$1,366	\$106	\$1,260	\$7,236
194	\$1,366	\$90	\$1,276	\$5,960
195	\$1,366	\$75	\$1,291	\$4,669
196	\$1,366	\$58	\$1,308	\$3,361
197	\$1,366	\$42	\$1,324	\$2,037
198	\$1,366	\$25	\$1,341	\$696
Aug-2041	\$705	\$9	\$696	\$0

Ideal				
Month	Payment	Interest	Principal	E. Balance
1	\$1,483	\$1,250	\$233	\$99,767
2	\$1,483	\$1,247	\$236	\$99,531
3	\$1,483	\$1,244	\$239	\$99,292
4	\$1,483	\$1,241	\$242	\$99,050
5	\$1,483	\$1,238	\$245	\$98,806
6	\$1,483	\$1,235	\$248	\$98,558
7	\$1,483	\$1,232	\$251	\$98,307
8	\$1,483	\$1,229	\$254	\$98,052
9	\$1,483	\$1,226	\$257	\$97,795
10	\$1,483	\$1,222	\$261	\$97,534
11	\$1,483	\$1,219	\$264	\$97,271
12	\$1,483	\$1,216	\$267	\$97,004
13	\$1,483	\$1,213	\$270	\$96,733
14	\$1,483	\$1,209	\$274	\$96,459
15	\$1,483	\$1,206	\$277	\$96,182
16	\$1,483	\$1,202	\$281	\$95,901
17	\$1,483	\$1,199	\$284	\$95,617
18	\$1,483	\$1,195	\$288	\$95,329
19	\$1,483	\$1,192	\$291	\$95,038
20	\$1,483	\$1,188	\$295	\$94,743
...
130	\$1,483	\$326	\$1,157	\$24,927
131	\$1,483	\$312	\$1,171	\$23,756
132	\$1,483	\$297	\$1,186	\$22,569
133	\$1,483	\$282	\$1,201	\$21,369
134	\$1,483	\$267	\$1,216	\$20,153
135	\$1,483	\$252	\$1,231	\$18,922
136	\$1,483	\$237	\$1,246	\$17,675
137	\$1,483	\$221	\$1,262	\$16,413
138	\$1,483	\$205	\$1,278	\$15,135
139	\$1,483	\$189	\$1,294	\$13,841
140	\$1,483	\$173	\$1,310	\$12,531
141	\$1,483	\$157	\$1,326	\$11,205
142	\$1,483	\$140	\$1,343	\$9,862
143	\$1,483	\$123	\$1,360	\$8,502
144	\$1,483	\$106	\$1,377	\$7,126
145	\$1,483	\$89	\$1,394	\$5,732
146	\$1,483	\$72	\$1,411	\$4,320
147	\$1,483	\$54	\$1,429	\$2,891
148	\$1,483	\$36	\$1,447	\$1,445
Jun-2037	\$1,463	\$18	\$1,445	\$0

Quick				
Month	Payment	Interest	Principal	E. Balance
1	\$1,671	\$1,250	\$421	\$99,579
2	\$1,671	\$1,245	\$426	\$99,153
3	\$1,671	\$1,239	\$432	\$98,721
4	\$1,671	\$1,234	\$437	\$98,284
5	\$1,671	\$1,229	\$442	\$97,842
6	\$1,671	\$1,223	\$448	\$97,394
7	\$1,671	\$1,217	\$454	\$96,940
8	\$1,671	\$1,212	\$459	\$96,481
9	\$1,671	\$1,206	\$465	\$96,016
10	\$1,671	\$1,200	\$471	\$95,545
11	\$1,671	\$1,194	\$477	\$95,068
12	\$1,671	\$1,188	\$483	\$94,586
13	\$1,671	\$1,182	\$489	\$94,097
14	\$1,671	\$1,176	\$495	\$93,602
15	\$1,671	\$1,170	\$501	\$93,101
16	\$1,671	\$1,164	\$507	\$92,594
17	\$1,671	\$1,157	\$514	\$92,081
18	\$1,671	\$1,151	\$520	\$91,561
19	\$1,671	\$1,145	\$526	\$91,034
20	\$1,671	\$1,138	\$533	\$90,501
...
92	\$1,671	\$367	\$1,304	\$28,068
93	\$1,671	\$351	\$1,320	\$26,747
94	\$1,671	\$334	\$1,337	\$25,411
95	\$1,671	\$318	\$1,353	\$24,057
96	\$1,671	\$301	\$1,370	\$22,687
97	\$1,671	\$284	\$1,387	\$21,300
98	\$1,671	\$266	\$1,405	\$19,895
99	\$1,671	\$249	\$1,422	\$18,473
100	\$1,671	\$231	\$1,440	\$17,033
101	\$1,671	\$213	\$1,458	\$15,574
102	\$1,671	\$195	\$1,476	\$14,098
103	\$1,671	\$176	\$1,495	\$12,603
104	\$1,671	\$158	\$1,513	\$11,090
105	\$1,671	\$139	\$1,532	\$9,558
106	\$1,671	\$119	\$1,552	\$8,006
107	\$1,671	\$100	\$1,571	\$6,435
108	\$1,671	\$80	\$1,591	\$4,845
109	\$1,671	\$61	\$1,610	\$3,234
110	\$1,671	\$40	\$1,631	\$1,603
Apr-2034	\$1,624	\$20	\$1,603	\$0

Max				
Month	Payment	Interest	Principal	E. Balance
1	\$2,353	\$1,250	\$1,103	\$98,897
2	\$2,353	\$1,236	\$1,117	\$97,780
3	\$2,353	\$1,222	\$1,131	\$96,649
4	\$2,353	\$1,208	\$1,145	\$95,505
5	\$2,353	\$1,194	\$1,159	\$94,345
6	\$2,353	\$1,179	\$1,174	\$93,172
7	\$2,353	\$1,165	\$1,188	\$91,983
8	\$2,353	\$1,150	\$1,203	\$90,780
9	\$2,353	\$1,135	\$1,218	\$89,562
10	\$2,353	\$1,120	\$1,233	\$88,328
11	\$2,353	\$1,104	\$1,249	\$87,080
12	\$2,353	\$1,088	\$1,265	\$85,815
13	\$2,353	\$1,073	\$1,280	\$84,535
14	\$2,353	\$1,057	\$1,296	\$83,238
15	\$2,353	\$1,040	\$1,313	\$81,926
16	\$2,353	\$1,024	\$1,329	\$80,597
17	\$2,353	\$1,007	\$1,346	\$79,251
18	\$2,353	\$991	\$1,362	\$77,889
19	\$2,353	\$974	\$1,379	\$76,510
20	\$2,353	\$956	\$1,397	\$75,113
...
42	\$2,353	\$517	\$1,836	\$39,559
43	\$2,353	\$494	\$1,859	\$37,700
44	\$2,353	\$471	\$1,882	\$35,818
45	\$2,353	\$448	\$1,905	\$33,913
46	\$2,353	\$424	\$1,929	\$31,984
47	\$2,353	\$400	\$1,953	\$30,031
48	\$2,353	\$375	\$1,978	\$28,053
49	\$2,353	\$351	\$2,002	\$26,051
50	\$2,353	\$326	\$2,027	\$24,023
51	\$2,353	\$300	\$2,053	\$21,971
52	\$2,353	\$275	\$2,078	\$19,892
53	\$2,353	\$249	\$2,104	\$17,788
54	\$2,353	\$222	\$2,131	\$15,657
55	\$2,353	\$196	\$2,157	\$13,500
56	\$2,353	\$169	\$2,184	\$11,316
57	\$2,353	\$141	\$2,212	\$9,104
58	\$2,353	\$114	\$2,239	\$6,865
59	\$2,353	\$86	\$2,267	\$4,598
60	\$2,353	\$57	\$2,296	\$2,302
Feb-2030	\$2,331	\$29	\$2,302	\$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