WealthMathPro

CLEAR FINANCIAL ESTIMATES

Mortgage optimization

A fictional fixed-rate payment scenario

FICTIONAL SAMPLE Not personalized advice · Example values only

Scenario snapshot

Example mortgage	**$320,000**
Regular principal & interest	**$1,918 / month**
Optional monthly extra	**$250 / month**
Illustrative interest avoided	**$59,820**
Estimated time saved	**5 years, 2 months**

Method and assumptions

- 25-year fixed amortization at a constant 5.25% nominal annual rate, divided into monthly periods.
- Extra amount is applied to principal each month; fees, taxes, insurance, and lender prepayment terms are excluded.

This fictional example is for education only, not financial, tax, legal, or investment advice. Actual results depend on individual circumstances and may differ from these illustrations.