

HOW LONG UNTIL MY LOAN IS PAID OFF?

Date: October 3, 2025



INTRODUCTION

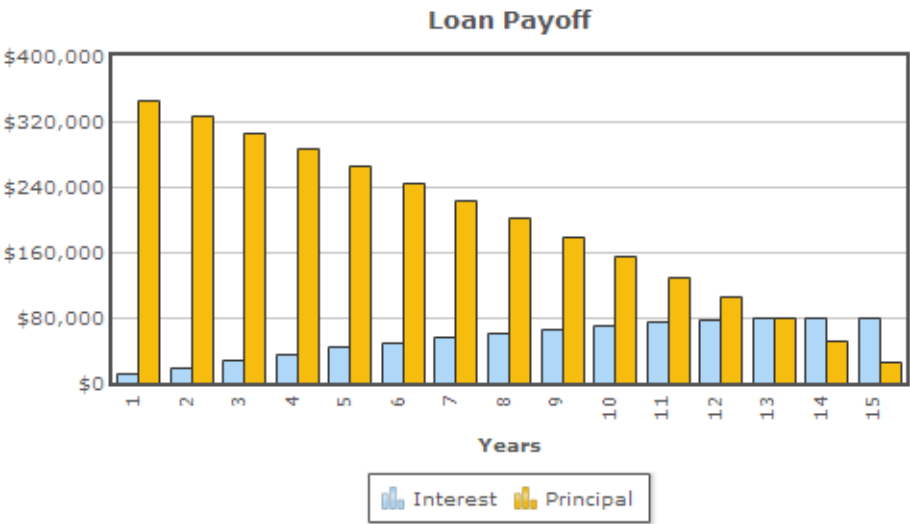
By making consistent regular payments toward debt service you will eventually pay off your loan. Use this calculator to determine how much longer you will need to make these regular payments in order to eventually eliminate the debt obligation and pay off your loan.

SUMMARY OF INPUT

Current loan balance	\$344,028
Annual percentage rate	2.88%
Current monthly payment	\$2,372

ANALYSIS

Under the proposed payment terms it will take 179 more payments or 14.9 years to pay off the remaining balance. Interest will amount to \$79,168.



Year	Beginning Balance	Interest	Annual Payment	Ending Balance
1	\$344,028	\$9,644	\$28,460	\$325,212
2	325,212	9,096	28,460	305,848
3	305,848	8,532	28,460	285,920
4	285,920	7,951	28,460	265,412
5	265,412	7,354	28,460	244,306
6	244,306	6,739	28,460	222,585
7	222,585	6,106	28,460	200,231
8	200,231	5,455	28,460	177,226
9	177,226	4,785	28,460	153,551
10	153,551	4,095	28,460	129,187

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

11	129,187	3,385	28,460	104,112
12	104,112	2,655	28,460	78,307
13	78,307	1,903	28,460	51,751
14	51,751	1,130	28,460	24,420
15	\$24,420	\$337	\$24,757	\$0

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