Your mortgage calculator already has some solid features. Here are additional ideas to enhance the software further:

**1. Breakdown of Monthly Payments:**

* **Interest vs. Principal**: Show how much of each monthly payment goes toward interest and how much toward the principal, visualized over time. This could help users understand their amortization schedule better.

**2. Comparison Between Mortgage Types:**

* Allow users to compare **annuity** and **linear mortgage** options side-by-side, showing how payments, interest, and loan duration differ between the two. This can help users decide the best scheme for their financial situation.

**3. Early Payoff Scenarios:**

* Simulate various scenarios for **early mortgage payoff** (e.g., in 10, 15, or 20 years), and calculate the total interest saved, as well as potential penalties (if any) for early repayment.

**4. Interest Rate Fluctuation Impact:**

* **Interest rate variation tool**: Show the effect of different interest rates on monthly payments and total cost of the mortgage. Include options for users to simulate what would happen if rates go up or down by 0.5%, 1%, etc.

**5. Payment Holiday:**

* Allow users to simulate the impact of **payment holidays** (periods where they temporarily stop or reduce payments) and how it will affect the loan duration and interest.

**6. Total Cost of Ownership:**

* Include other homeownership costs like **property taxes, insurance, and maintenance**, giving users a holistic view of their monthly and annual financial commitments.

**7. Refinancing Option:**

* Simulate scenarios where the user refinances their mortgage (after X years) to take advantage of a better interest rate or adjust the loan duration. Show the potential savings and cost of refinancing.

**8. Overpayment Caps:**

* Include a feature to show if the mortgage provider has a cap on how much **extra payment** can be made per year (common with some lenders). Highlight any penalties if users exceed the cap.

**9. Interactive Payment Schedule:**

* Make the payment schedule interactive, where users can select individual months or years and see the detailed breakdown of payments, cumulative interest, and principal repaid up to that point.

**10. Tax Benefits Simulation:**

* In the Netherlands, there are **mortgage interest deductions** (Hypotheekrenteaftrek). Add a feature that shows potential tax benefits based on the user's interest payments and income level.

**11. Affordability Calculator:**

* Include a **mortgage affordability tool** that helps users determine how much they can borrow based on their income, expenses, and other financial commitments.

**12. Stress Test Scenarios:**

* Provide a feature where users can simulate a **stress test**—how their finances will handle changes like a loss of income, increase in expenses, or rise in interest rates.

**13. Debt-to-Income Ratio:**

* Calculate and display the user’s **debt-to-income ratio** (DTI) after accounting for the mortgage payment. This can help them assess whether they are borrowing within safe financial limits.

**14. Step-by-Step Application Process:**

* If you integrate with mortgage lenders or brokers, offer a **step-by-step mortgage application process** where users can proceed directly to apply for a loan based on their calculations.

These additions can make your application even more robust and insightful for users, offering a comprehensive view of their mortgage management and helping them make more informed financial decisions.