

Plan de Pago



Nombre del Cliente: CONAMI
Fecha Desembolso: 4/5/2016
Monto Total: \$15,000.00
Interes Anual: 24.00%
Cuota: \$591.29
Plazo Desembolso: 36

Período	Fecha	Cuota	Principal	Intereses	Cargo Int.	Seguro	Saldo
0	4/5/2016						\$15,000.00
1	5/5/2016	\$600.29	291.29	300.00	9.00		14,708.71
2	6/5/2016	\$600.29	287.31	303.98	9.00		14,421.40
3	7/5/2016	\$600.29	302.86	288.43	9.00		14,118.53
4	8/5/2016	\$600.29	299.51	291.78	9.00		13,819.03
5	9/5/2016	\$600.29	305.70	285.59	9.00		13,513.33
6	10/5/2016	\$600.29	321.02	270.27	9.00		13,192.30
7	11/5/2016	\$600.29	318.65	272.64	9.00		12,873.65
8	12/5/2016	\$600.29	333.82	257.47	9.00		12,539.83
9	1/5/2017	\$600.29	332.13	259.16	9.00		12,207.70
10	2/5/2017	\$600.29	339.00	252.29	9.00		11,868.70
11	3/5/2017	\$600.29	369.74	221.55	9.00		11,498.96
12	4/5/2017	\$600.29	353.65	237.65	9.00		11,145.31
13	5/5/2017	\$600.29	368.38	222.91	9.00		10,776.93
14	6/5/2017	\$600.29	368.57	222.72	9.00		10,408.36
15	7/5/2017	\$600.29	383.12	208.17	9.00		10,025.24
16	8/5/2017	\$600.29	384.10	207.19	9.00		9,641.13
17	9/5/2017	\$600.29	392.04	199.25	9.00		9,249.09
18	10/5/2017	\$600.29	406.31	184.98	9.00		8,842.78
19	11/5/2017	\$600.29	408.54	182.75	9.00		8,434.24
20	12/5/2017	\$600.29	422.61	168.68	9.00		8,011.64
21	1/5/2018	\$600.29	425.72	165.57	9.00		7,585.92
22	2/5/2018	\$600.29	434.52	156.78	9.00		7,151.40
23	3/5/2018	\$600.29	457.80	133.49	9.00		6,693.60
24	4/5/2018	\$600.29	452.96	138.33	9.00		6,240.65
25	5/5/2018	\$600.29	466.48	124.81	9.00		5,774.17
26	6/5/2018	\$600.29	471.96	119.33	9.00		5,302.21
27	7/5/2018	\$600.29	485.25	106.04	9.00		4,816.96
28	8/5/2018	\$600.29	491.74	99.55	9.00		4,325.22
29	9/5/2018	\$600.29	501.90	89.39	9.00		3,823.32
30	10/5/2018	\$600.29	514.82	76.47	9.00		3,308.50
31	11/5/2018	\$600.29	522.92	68.38	9.00		2,785.58
32	12/5/2018	\$600.29	535.58	55.71	9.00		2,250.00
33	1/5/2019	\$600.29	544.79	46.50	9.00		1,705.21
34	2/5/2019	\$600.29	556.05	35.24	9.00		1,149.16
35	3/5/2019	\$600.29	569.84	21.45	9.00		579.32
36	4/5/2019	\$600.29	579.32	11.97	9.00		0.00

15,000.00 6,286.48 324.00

0	4/5/2016	(14,293.40)
1	5/5/2016	600.29
2	6/5/2016	600.29
3	7/5/2016	600.29
4	8/5/2016	600.29
5	9/5/2016	600.29
6	10/5/2016	600.29
7	11/5/2016	600.29
8	12/5/2016	600.29
9	1/5/2017	600.29
10	2/5/2017	600.29
11	3/5/2017	600.29
12	4/5/2017	600.29
13	5/5/2017	600.29
14	6/5/2017	600.29
15	7/5/2017	600.29
16	8/5/2017	600.29
17	9/5/2017	600.29
18	10/5/2017	600.29
19	11/5/2017	600.29
20	12/5/2017	600.29
21	1/5/2018	600.29
22	2/5/2018	600.29
23	3/5/2018	600.29
24	4/5/2018	600.29
25	5/5/2018	600.29
26	6/5/2018	600.29
27	7/5/2018	600.29
28	8/5/2018	600.29
29	9/5/2018	600.29
30	10/5/2018	600.29
31	11/5/2018	600.29
32	12/5/2018	600.29
33	1/5/2019	600.29
34	2/5/2019	600.29
35	3/5/2019	600.29
36	4/5/2019	600.29

Tasa Efectiva: 33.37%
Tipo de Cambio al 05/04/2016: 28.2880

Descripción	Monto USD	%
Comisión por desembolso	300.00	42%
USD 90,000 x 2%	-	0%
USD 5,382.41 * 1%	75.00	11%
Gastos legales Financia	75.00	11%
Monto de inscripción C\$ 30000 / 28.2390	150.00	21%
Monto de agilización 10% monto insc.	60.00	8%
Inscripción adicional de hipoteca		0%
Hipoteca USD 50,000 x 0.5%		0%
Cancelación 10% monto insc.		0%
Cancelacion		0%
Gasto legal x escritura de cancelación		0%
Papelería legal	7.50	1%
Inscripcion adicional de hipoteca (cancelación)		0%
Buró de crédito	3.75	1%
Gasto por gestoría	35.35	5%
Honorarios extrajudiciales		0%
Cheque certificado		0%
TOTAL DE DEDUCCIONES	706.60	100%

Gastos de Cierre: 706.60
Ck del Cliente: 14,293.40
Sumas Iguales: 15,000.00

$$TCEA = \frac{P}{P-F} \left[\frac{(1+i)^p}{p} \right] - 1$$

Dónde:

P = Principal

F = Pago por cargo por servicio, comisiones, etc.

i = Interés Anual

p = Períodos