

I N T E R B A N K
CRONOGRAMA DEFINITIVO
CREDITO HIPOTECARIO REGULAR

COMPRA VIVIENDA TERMINADA

 CLIENTE : FALLA GARCIA YURI STEPHAN
 TASA DE INTERES COMPENSATORIA :
 EFECTIVA ANUAL FIJA (1) : 9.15 %
 TASA DE COSTO EFECTIVO ANUAL (2) : 10.28 %

 PLAZO : 181 MESES

 MONTO DE CREDITO : US\$ 51,927.20
 PERIODO DE GRACIA (025 DIAS) (3) : US\$ 352.10

 TOTAL FINANCIADO : US\$ 52,279.30

NRO DE CREDITO : 00000057
 MONEDA : DOLARES AMERICANOS
 FECHA DE DESEMBOLSO : 08/07/2008
 PRIMER VENCIMIENTO : 02/09/2008

 VENCIMIENTO CREDITO : 02/08/2023
 SEGURO DE DESGRAVAMEN
 MENSUAL : 0.0490% INDIVIDUAL
 MONTO DE PRIMA DE
 SEG. DESGRAV. MENSUAL : (4)
 NRO DE POLIZA DE
 SEGURO DESGRAVAMEN (5) : 500026

 TIPO DE GARANTIA : HIPOTECA
 VALOR DEL GRAVAMEN : US\$ 82,400.28
 MONTO DE PRIMA DE
 SEGURO BIEN MENSUAL : US\$ 14.22
 TASA DE SEGURO BIEN (6) : 0.30 % ANUAL
 NRO DE POLIZA DE
 SEGURO BIEN (7) : 2010510100003
 VALOR ASEGURADO BIEN : US\$ 56,884.28

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(1) AÑO BASE DE 360 DIAS. LAS TASAS DE INTERES DURANTE LA VIGENCIA DEL CONTRATO, PODRAN VARIAR DE ACUERDO A LAS CONDICIONES DEL MERCADO, EL COMPORTAMIENTO DEL CLIENTE Y/O LAS POLITICAS DE CREDITO DE INTERBANK. DICHAS VARIACIONES SERAN COMUNICADAS AL CLIENTE CONFORME A LO PREVISTO EN LA LEGISLACION APLICABLE.

(2) EL CALCULO DE LA TASA DE COSTO EFECTIVO PROCEDERA BAJO EL SUPUESTO DE CUMPLIMIENTO DE TODAS LAS CONDICIONES PACTADAS.

(3) PERIODO DE GRACIA ES EL PERIODO QUE TRANSCURRE ENTRE EL DESEMBOLSO DEL CREDITO Y EL DIA QUE SE INICIA EL DEVENGO DE LA PRIMERA CUOTA, LO CUAL OCURRE UN MES ANTES DEL PRIMER PAGO. DURANTE ESTE PERIODO SE GENERARAN INTERESES COMPENSATORIOS, ASI COMO LA OBLIGACION DE PAGO DEL MONTO CORRESPONDIENTE A LOS SEGUROS DE DESGRAVAMEN Y DEL INMUEBLE. DICHOS MONTOS SERAN FINANCIADOS POR EL BANCO EN LAS MISMAS CONDICIONES DEL PRESTAMO, Y AL FINAL DEL PERIODO DE GRACIA FORMARAN PARTE DEL CAPITAL, PARA EL CALCULO DEL IMPORTE DE LAS CUOTAS.

(4) SE CALCULA SOBRE EL SALDO DE CAPITAL.

(5) POLIZA EMITIDA POR INTERSEGURO COMPANIA DE SEGUROS DE VIDA S. A. A.

(6) SE APLICA SOBRE EL VALOR ASEGURABLE DEL INMUEBLE.

(7) POLIZA EMITIDA POR MAPFRE COMPANIA DE SEGUROS Y REASEGUROS.

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FEC. VCTO	NRO	AMORTIZACION	INTERES	SEGURO DESGR.	SEGURO BIEN	COMISION	PORTES	CUOTA TOTAL	SALDO CAPIT.
02/08/2008	-	-352.10	316.68	21.20	14.22	0.00	0.00	0.00	51,927.20
02/09/2008	1	133.53	382.83	25.62	14.22	0.00	0.00	556.20	52,279.30
02/10/2008	2	134.58	381.85	25.55	14.22	0.00	0.00	556.20	52,145.77
02/11/2008	3	135.62	380.87	25.49	14.22	0.00	0.00	556.20	52,011.19
02/12/2008	4	136.69	379.87	25.42	14.22	0.00	0.00	556.20	51,875.57
02/01/2009	5	137.76	378.87	25.35	14.22	0.00	0.00	556.20	51,738.88
02/02/2009	6	138.84	377.86	25.28	14.22	0.00	0.00	556.20	51,601.12
02/03/2009	7	139.91	376.85	25.22	14.22	0.00	0.00	556.20	51,462.28
02/04/2009	8	141.01	375.82	25.15	14.22	0.00	0.00	556.20	51,322.37
02/05/2009	9	142.11	374.79	25.08	14.22	0.00	0.00	556.20	51,181.36
02/06/2009	10	143.22	373.75	25.01	14.22	0.00	0.00	556.20	51,039.25
02/07/2009	11	144.34	372.70	24.94	14.22	0.00	0.00	556.20	50,896.03
02/08/2009	12	145.47	371.64	24.87	14.22	0.00	0.00	556.20	50,751.69
02/09/2009	13	146.60	370.58	24.80	14.22	0.00	0.00	556.20	50,606.22
02/10/2009	14	147.75	369.50	24.73	14.22	0.00	0.00	556.20	50,459.62
02/11/2009	15	148.91	368.42	24.65	14.22	0.00	0.00	556.20	50,311.87
02/12/2009	16	150.07	367.33	24.58	14.22	0.00	0.00	556.20	50,162.96
02/01/2010	17	151.24	366.23	24.51	14.22	0.00	0.00	556.20	50,012.89
02/02/2010	18	152.43	365.12	24.43	14.22	0.00	0.00	556.20	49,861.65
02/03/2010	19	153.61	364.01	24.36	14.22	0.00	0.00	556.20	49,709.22
02/04/2010	20	154.82	362.88	24.28	14.22	0.00	0.00	556.20	49,555.61
02/05/2010	21	156.02	361.75	24.21	14.22	0.00	0.00	556.20	49,400.79
02/06/2010	22	157.24	360.61	24.13	14.22	0.00	0.00	556.20	49,244.77
02/07/2010	23	158.47	359.46	24.05	14.22	0.00	0.00	556.20	49,087.53
02/08/2010	24	159.70	358.30	23.98	14.22	0.00	0.00	556.20	48,929.06
02/09/2010	25	160.95	357.13	23.90	14.22	0.00	0.00	556.20	48,769.36
02/10/2010	26	162.21	355.95	23.82	14.22	0.00	0.00	556.20	48,608.41
02/11/2010	27	163.48	354.76	23.74	14.22	0.00	0.00	556.20	48,446.20
02/12/2010	28	164.76	353.56	23.66	14.22	0.00	0.00	556.20	48,282.72
02/01/2011	29	166.04	352.36	23.58	14.22	0.00	0.00	556.20	48,117.96
02/02/2011	30	167.34	351.14	23.50	14.22	0.00	0.00	556.20	47,951.92
02/03/2011	31	168.66	349.91	23.41	14.22	0.00	0.00	556.20	47,784.58
02/04/2011	32	169.97	348.68	23.33	14.22	0.00	0.00	556.20	47,615.92
02/05/2011	33	171.29	347.44	23.25	14.22	0.00	0.00	556.20	47,445.95
02/06/2011	34	172.64	346.18	23.16	14.22	0.00	0.00	556.20	47,274.66
02/07/2011	35	173.98	344.92	23.08	14.22	0.00	0.00	556.20	47,102.02
02/08/2011	36	175.35	343.64	22.99	14.22	0.00	0.00	556.20	46,928.04
02/09/2011	37	176.71	342.36	22.91	14.22	0.00	0.00	556.20	46,752.69
02/10/2011	38	178.10	341.06	22.82	14.22	0.00	0.00	556.20	46,575.98

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02/11/2011	39	179.49	339.76	22.73	14.22	0.00	0.00	556.20	46,397.88
02/12/2011	40	180.88	338.45	22.65	14.22	0.00	0.00	556.20	46,218.39
02/01/2012	41	182.30	337.12	22.56	14.22	0.00	0.00	556.20	46,037.51
02/02/2012	42	183.72	335.79	22.47	14.22	0.00	0.00	556.20	45,855.21
02/03/2012	43	185.16	334.44	22.38	14.22	0.00	0.00	556.20	45,671.49
02/04/2012	44	186.60	333.09	22.29	14.22	0.00	0.00	556.20	45,486.33
02/05/2012	45	188.06	331.72	22.20	14.22	0.00	0.00	556.20	45,299.73
02/06/2012	46	189.54	330.34	22.10	14.22	0.00	0.00	556.20	45,111.67
02/07/2012	47	191.02	328.95	22.01	14.22	0.00	0.00	556.20	44,922.13
02/08/2012	48	192.50	327.56	21.92	14.22	0.00	0.00	556.20	44,731.11
02/09/2012	49	194.01	326.15	21.82	14.22	0.00	0.00	556.20	44,538.61
02/10/2012	50	195.53	324.72	21.73	14.22	0.00	0.00	556.20	44,344.60
02/11/2012	51	197.06	323.29	21.63	14.22	0.00	0.00	556.20	44,149.07
02/12/2012	52	198.59	321.85	21.54	14.22	0.00	0.00	556.20	43,952.01
02/01/2013	53	200.14	320.40	21.44	14.22	0.00	0.00	556.20	43,753.42
02/02/2013	54	201.71	318.93	21.34	14.22	0.00	0.00	556.20	43,553.28
02/03/2013	55	203.29	317.45	21.24	14.22	0.00	0.00	556.20	43,351.57
02/04/2013	56	204.88	315.96	21.14	14.22	0.00	0.00	556.20	43,148.28
02/05/2013	57	206.48	314.46	21.04	14.22	0.00	0.00	556.20	42,943.40
02/06/2013	58	208.09	312.95	20.94	14.22	0.00	0.00	556.20	42,736.92
02/07/2013	59	209.71	311.43	20.84	14.22	0.00	0.00	556.20	42,528.83
02/08/2013	60	211.35	309.89	20.74	14.22	0.00	0.00	556.20	42,319.12
02/09/2013	61	213.01	308.34	20.63	14.22	0.00	0.00	556.20	42,107.77
02/10/2013	62	214.66	306.79	20.53	14.22	0.00	0.00	556.20	41,894.76
02/11/2013	63	216.35	305.21	20.42	14.22	0.00	0.00	556.20	41,680.10
02/12/2013	64	218.03	303.63	20.32	14.22	0.00	0.00	556.20	41,463.75
02/01/2014	65	219.74	302.03	20.21	14.22	0.00	0.00	556.20	41,245.72
02/02/2014	66	221.46	300.42	20.10	14.22	0.00	0.00	556.20	41,025.98
02/03/2014	67	223.19	298.80	19.99	14.22	0.00	0.00	556.20	40,804.52
02/04/2014	68	224.93	297.17	19.88	14.22	0.00	0.00	556.20	40,581.33
02/05/2014	69	226.69	295.52	19.77	14.22	0.00	0.00	556.20	40,356.40
02/06/2014	70	228.46	293.86	19.66	14.22	0.00	0.00	556.20	40,129.71
02/07/2014	71	230.24	292.19	19.55	14.22	0.00	0.00	556.20	39,901.25
02/08/2014	72	232.04	290.50	19.44	14.22	0.00	0.00	556.20	39,671.01
02/09/2014	73	233.85	288.80	19.33	14.22	0.00	0.00	556.20	39,438.97
02/10/2014	74	235.68	287.09	19.21	14.22	0.00	0.00	556.20	39,205.12
02/11/2014	75	237.52	285.36	19.10	14.22	0.00	0.00	556.20	38,969.44
02/12/2014	76	239.38	283.62	18.98	14.22	0.00	0.00	556.20	38,731.92
02/01/2015	77	241.25	281.87	18.86	14.22	0.00	0.00	556.20	38,492.54
02/02/2015	78	243.14	280.10	18.74	14.22	0.00	0.00	556.20	38,251.29

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02/03/2015	79	245.04	278.32	18.62	14.22	0.00	0.00	556.20	38,008.15
02/04/2015	80	246.95	276.53	18.50	14.22	0.00	0.00	556.20	37,763.11
02/05/2015	81	248.88	274.72	18.38	14.22	0.00	0.00	556.20	37,516.16
02/06/2015	82	250.82	272.90	18.26	14.22	0.00	0.00	556.20	37,267.28
02/07/2015	83	252.78	271.06	18.14	14.22	0.00	0.00	556.20	37,016.46
02/08/2015	84	254.76	269.21	18.01	14.22	0.00	0.00	556.20	36,763.68
02/09/2015	85	256.74	267.35	17.89	14.22	0.00	0.00	556.20	36,508.92
02/10/2015	86	258.75	265.47	17.76	14.22	0.00	0.00	556.20	36,252.18
02/11/2015	87	260.77	263.57	17.64	14.22	0.00	0.00	556.20	35,993.43
02/12/2015	88	262.81	261.66	17.51	14.22	0.00	0.00	556.20	35,732.66
02/01/2016	89	264.86	259.74	17.38	14.22	0.00	0.00	556.20	35,469.85
02/02/2016	90	266.93	257.80	17.25	14.22	0.00	0.00	556.20	35,204.99
02/03/2016	91	269.02	255.84	17.12	14.22	0.00	0.00	556.20	34,938.06
02/04/2016	92	271.12	253.87	16.99	14.22	0.00	0.00	556.20	34,669.04
02/05/2016	93	273.24	251.89	16.85	14.22	0.00	0.00	556.20	34,397.92
02/06/2016	94	275.37	249.89	16.72	14.22	0.00	0.00	556.20	34,124.68
02/07/2016	95	277.52	247.87	16.59	14.22	0.00	0.00	556.20	33,849.31
02/08/2016	96	279.69	245.84	16.45	14.22	0.00	0.00	556.20	33,571.79
02/09/2016	97	281.88	243.79	16.31	14.22	0.00	0.00	556.20	33,292.10
02/10/2016	98	284.07	241.73	16.18	14.22	0.00	0.00	556.20	33,010.22
02/11/2016	99	286.29	239.65	16.04	14.22	0.00	0.00	556.20	32,726.15
02/12/2016	100	288.53	237.55	15.90	14.22	0.00	0.00	556.20	32,439.86
02/01/2017	101	290.79	235.44	15.75	14.22	0.00	0.00	556.20	32,151.33
02/02/2017	102	293.06	233.31	15.61	14.22	0.00	0.00	556.20	31,860.54
02/03/2017	103	295.35	231.16	15.47	14.22	0.00	0.00	556.20	31,567.48
02/04/2017	104	297.66	229.00	15.32	14.22	0.00	0.00	556.20	31,272.13
02/05/2017	105	299.98	226.82	15.18	14.22	0.00	0.00	556.20	30,974.47
02/06/2017	106	302.33	224.62	15.03	14.22	0.00	0.00	556.20	30,674.49
02/07/2017	107	304.69	222.41	14.88	14.22	0.00	0.00	556.20	30,372.16
02/08/2017	108	307.07	220.18	14.73	14.22	0.00	0.00	556.20	30,067.47
02/09/2017	109	309.47	217.93	14.58	14.22	0.00	0.00	556.20	29,760.40
02/10/2017	110	311.89	215.66	14.43	14.22	0.00	0.00	556.20	29,450.93
02/11/2017	111	314.32	213.38	14.28	14.22	0.00	0.00	556.20	29,139.04
02/12/2017	112	316.78	211.08	14.12	14.22	0.00	0.00	556.20	28,824.72
02/01/2018	113	319.25	208.76	13.97	14.22	0.00	0.00	556.20	28,507.94
02/02/2018	114	321.75	206.42	13.81	14.22	0.00	0.00	556.20	28,188.69
02/03/2018	115	324.27	204.06	13.65	14.22	0.00	0.00	556.20	27,866.94
02/04/2018	116	326.79	201.69	13.50	14.22	0.00	0.00	556.20	27,542.67
02/05/2018	117	329.34	199.30	13.34	14.22	0.00	0.00	556.20	27,215.88
02/06/2018	118	331.93	196.88	13.17	14.22	0.00	0.00	556.20	26,886.54

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02/07/2018	119	334.52	194.45	13.01	14.22	0.00	0.00	556.20	26,554.61
02/08/2018	120	337.13	192.00	12.85	14.22	0.00	0.00	556.20	26,220.09
02/09/2018	121	339.77	189.53	12.68	14.22	0.00	0.00	556.20	25,882.96
02/10/2018	122	342.41	187.05	12.52	14.22	0.00	0.00	556.20	25,543.19
02/11/2018	123	345.09	184.54	12.35	14.22	0.00	0.00	556.20	25,200.78
02/12/2018	124	347.79	182.01	12.18	14.22	0.00	0.00	556.20	24,855.69
02/01/2019	125	350.50	179.47	12.01	14.22	0.00	0.00	556.20	24,507.90
02/02/2019	126	353.24	176.90	11.84	14.22	0.00	0.00	556.20	24,157.40
02/03/2019	127	356.01	174.31	11.66	14.22	0.00	0.00	556.20	23,804.16
02/04/2019	128	358.78	171.71	11.49	14.22	0.00	0.00	556.20	23,448.15
02/05/2019	129	361.59	169.08	11.31	14.22	0.00	0.00	556.20	23,089.37
02/06/2019	130	364.41	166.43	11.14	14.22	0.00	0.00	556.20	22,727.78
02/07/2019	131	367.26	163.76	10.96	14.22	0.00	0.00	556.20	22,363.37
02/08/2019	132	370.13	161.07	10.78	14.22	0.00	0.00	556.20	21,996.11
02/09/2019	133	373.02	158.36	10.60	14.22	0.00	0.00	556.20	21,625.98
02/10/2019	134	375.94	155.63	10.41	14.22	0.00	0.00	556.20	21,252.96
02/11/2019	135	378.87	152.88	10.23	14.22	0.00	0.00	556.20	20,877.02
02/12/2019	136	381.84	150.10	10.04	14.22	0.00	0.00	556.20	20,498.15
02/01/2020	137	384.81	147.31	9.86	14.22	0.00	0.00	556.20	20,116.31
02/02/2020	138	387.82	144.49	9.67	14.22	0.00	0.00	556.20	19,731.50
02/03/2020	139	390.85	141.65	9.48	14.22	0.00	0.00	556.20	19,343.68
02/04/2020	140	393.90	138.79	9.29	14.22	0.00	0.00	556.20	18,952.83
02/05/2020	141	396.99	135.90	9.09	14.22	0.00	0.00	556.20	18,558.93
02/06/2020	142	400.08	133.00	8.90	14.22	0.00	0.00	556.20	18,161.94
02/07/2020	143	403.21	130.07	8.70	14.22	0.00	0.00	556.20	17,761.86
02/08/2020	144	406.36	127.11	8.51	14.22	0.00	0.00	556.20	17,358.65
02/09/2020	145	409.53	124.14	8.31	14.22	0.00	0.00	556.20	16,952.29
02/10/2020	146	412.73	121.14	8.11	14.22	0.00	0.00	556.20	16,542.76
02/11/2020	147	415.96	118.12	7.90	14.22	0.00	0.00	556.20	16,130.03
02/12/2020	148	419.21	115.07	7.70	14.22	0.00	0.00	556.20	15,714.07
02/01/2021	149	422.49	112.00	7.49	14.22	0.00	0.00	556.20	15,294.86
02/02/2021	150	425.78	108.91	7.29	14.22	0.00	0.00	556.20	14,872.37
02/03/2021	151	429.11	105.79	7.08	14.22	0.00	0.00	556.20	14,446.59
02/04/2021	152	432.46	102.65	6.87	14.22	0.00	0.00	556.20	14,017.48
02/05/2021	153	435.84	99.48	6.66	14.22	0.00	0.00	556.20	13,585.02
02/06/2021	154	439.25	96.29	6.44	14.22	0.00	0.00	556.20	13,149.18
02/07/2021	155	442.68	93.07	6.23	14.22	0.00	0.00	556.20	12,709.93
02/08/2021	156	446.14	89.83	6.01	14.22	0.00	0.00	556.20	12,267.25
02/09/2021	157	449.63	86.56	5.79	14.22	0.00	0.00	556.20	11,821.11
02/10/2021	158	453.14	83.27	5.57	14.22	0.00	0.00	556.20	11,371.48

I N T E R B A N K
H O J A R E S U M E N
C R E D I T O H I P O T E C A R I O R E G U L A R
C R O N O G R A M A D E P A G O S

COMPRA VIVIENDA TERMINADA

FEC. VCTO	NRO	AMORTIZACION	INTERES	SEGURO DESGR.	SEGURO BIEN	COMISION	PORTES	CUOTA TOTAL	SALDO CAPIT.

02/11/2021	159	456.68	79.95	5.35	14.22	0.00	0.00	556.20	10,918.34
02/12/2021	160	460.24	76.61	5.13	14.22	0.00	0.00	556.20	10,461.66
02/01/2022	161	463.84	73.24	4.90	14.22	0.00	0.00	556.20	10,001.42
02/02/2022	162	467.47	69.84	4.67	14.22	0.00	0.00	556.20	9,537.58
02/03/2022	163	471.12	66.42	4.44	14.22	0.00	0.00	556.20	9,070.11
02/04/2022	164	474.80	62.97	4.21	14.22	0.00	0.00	556.20	8,598.99
02/05/2022	165	478.51	59.49	3.98	14.22	0.00	0.00	556.20	8,124.19
02/06/2022	166	482.24	55.99	3.75	14.22	0.00	0.00	556.20	7,645.68
02/07/2022	167	486.01	52.46	3.51	14.22	0.00	0.00	556.20	7,163.44
02/08/2022	168	489.81	48.90	3.27	14.22	0.00	0.00	556.20	6,677.43
02/09/2022	169	493.64	45.31	3.03	14.22	0.00	0.00	556.20	6,187.62
02/10/2022	170	497.49	41.70	2.79	14.22	0.00	0.00	556.20	5,693.98
02/11/2022	171	501.38	38.05	2.55	14.22	0.00	0.00	556.20	5,196.49
02/12/2022	172	505.30	34.38	2.30	14.22	0.00	0.00	556.20	4,695.11
02/01/2023	173	509.25	30.68	2.05	14.22	0.00	0.00	556.20	4,189.81
02/02/2023	174	513.23	26.95	1.80	14.22	0.00	0.00	556.20	3,680.56
02/03/2023	175	517.24	23.19	1.55	14.22	0.00	0.00	556.20	3,167.33
02/04/2023	176	521.27	19.41	1.30	14.22	0.00	0.00	556.20	2,650.09
02/05/2023	177	525.35	15.59	1.04	14.22	0.00	0.00	556.20	2,128.82
02/06/2023	178	529.45	11.74	0.79	14.22	0.00	0.00	556.20	1,603.47
02/07/2023	179	533.59	7.86	0.53	14.22	0.00	0.00	556.20	1,074.02
02/08/2023	180	540.43	3.96	0.26	14.22	0.00	0.00	558.87	540.43

TOTALES A PAGAR:		52,279.30	42,439.94	2,839.83	2,559.60	0.00	0.00	100,118.67	



MANUEL SALGADO MORA
JEFE DE GESTION DE PROCESOS HIPOTECARIOS



MIJAIL LARRAGAN RODRIGUEZ
SUPERVISOR

CARGO RECIBIDO CLIENTE (SOLO PARA ENTREGA FISICA, SI
NO CONSIGNO CORREO ELECTRONICO)

DOCUMENTO REMITIDO AL CLIENTE POR EMAIL A LA
DIRECCION ELECTRONICA CONSIGNADA POR EL CLIENTE