Simulador Hipotecario - Cooperativa Financiera Centro Andina

Resultado de la simulacion:

Fecha de la simulacion:	2017-06-07 16_53
Nombres y apellidos del usuario:	Fabian Vargas
Edad del usuario:	40
Ingresos Familiares del usuario:	\$1350000
Valor del inmueble:	\$9500000
Valor a prestar:	\$5000000
Plazo (meses):	60
Tasa de interes:	10.8%(E.A.)
Tasa de interes del subsidio:	4%(E.A.)
Tasa de interes del seguro de vida:	0.028%(Sobre el valor del inmueble asegurado)

Numero Cuota	Interes	Abono Capital	Subsidio	Seguro de vida	Valor Cuota	Valor Cuota Con Subsidio	Saldo
1	\$450000	\$646141	\$33333	\$14000	\$1096141	\$1062808	\$49353859
2	\$444184.73	\$651956.27	\$33333	\$14000	\$1096141	\$1062808	\$48701902.73
3	\$438317.12	\$657823.88	\$33333	\$14000	\$1096141	\$1062808	\$48044078.85
4	\$432396.71	\$663744.29	\$33333	\$14000	\$1096141	\$1062808	\$47380334.56
5	\$426423.01	\$669717.99	\$33333	\$14000	\$1096141	\$1062808	\$46710616.57
6	\$420395.55	\$675745.45	\$33333	\$14000	\$1096141	\$1062808	\$46034871.12
7	\$414313.84	\$681827.16	\$33333	\$14000	\$1096141	\$1062808	\$45353043.96
8	\$408177.4	\$687963.6	\$33333	\$14000	\$1096141	\$1062808	\$44665080.36
9	\$401985.72	\$694155.28	\$33333	\$14000	\$1096141	\$1062808	\$43970925.08
10	\$395738.33	\$700402.67	\$33333	\$14000	\$1096141	\$1062808	\$43270522.41
11	\$389434.7	\$706706.3	\$33333	\$14000	\$1096141	\$1062808	\$42563816.11
12	\$383074.34	\$713066.66	\$33333	\$14000	\$1096141	\$1062808	\$41850749.45
13	\$376656.75	\$719484.25	\$33333	\$14000	\$1096141	\$1062808	\$41131265.2
14	\$370181.39	\$725959.61	\$33333	\$14000	\$1096141	\$1062808	\$40405305.59
15	\$363647.75	\$732493.25	\$33333	\$14000	\$1096141	\$1062808	\$39672812.34
16	\$357055.31	\$739085.69	\$33333	\$14000	\$1096141	\$1062808	\$38933726.65
17	\$350403.54	\$745737.46	\$33333	\$14000	\$1096141	\$1062808	\$38187989.19
18	\$343691.9	\$752449.1	\$33333	\$14000	\$1096141	\$1062808	\$37435540.09
19	\$336919.86	\$759221.14	\$33333	\$14000	\$1096141	\$1062808	\$36676318.95
20	\$330086.87	\$766054.13	\$33333	\$14000	\$1096141	\$1062808	\$35910264.82
21	\$323192.38	\$772948.62	\$33333	\$14000	\$1096141	\$1062808	\$35137316.2
22	\$316235.85	\$779905.15	\$33333	\$14000	\$1096141	\$1062808	\$34357411.05
23	\$309216.7	\$786924.3	\$33333	\$14000	\$1096141	\$1062808	\$33570486.75
24	\$302134.38	\$794006.62	\$33333	\$14000	\$1096141	\$1062808	\$32776480.13
25	\$294988.32	\$801152.68	\$33333	\$14000	\$1096141	\$1062808	\$31975327.45
26	\$287777.95	\$808363.05	\$33333	\$14000	\$1096141	\$1062808	\$31166964.4

28 \$273161.93 \$822979.07 \$33333 \$14000 \$1096141 \$1062808 \$29528347.01 29 \$265755.12 \$830385.88 \$33333 \$14000 \$1096141 \$1062808 \$28697961.13 30 \$258281.65 \$837859.35 \$33333 \$14000 \$1096141 \$1062808 \$27014701.7 31 \$250740.92 \$845400.08 \$33333 \$14000 \$1096141 \$1062808 \$27014701.7 32 \$243132.32 \$853008.68 \$33333 \$14000 \$1096141 \$1062808 \$25301007.26 34 \$227709.07 \$868431.93 \$33333 \$14000 \$1096141 \$1062808 \$23556327.33 35 \$219893.18 \$87647.82 \$33333 \$14000 \$1096141 \$1062808 \$225672193.46 36 \$212006.95 \$884134.05 \$33333 \$14000 \$1096141 \$1062808 \$22672193.46 37 \$204049.74 \$892091.26 \$33333 \$14000 \$1096141 \$1062808 \$12780102.2 3								
29 \$265755.12 \$830385.88 \$33333 \$14000 \$1096141 \$1062808 \$28697961.13 30 \$258281.65 \$837859.35 \$33333 \$14000 \$1096141 \$1062808 \$27860101.78 31 \$250740.92 \$845400.08 \$33333 \$14000 \$1096141 \$1062808 \$27014701.7 32 \$243132.32 \$853008.68 \$33333 \$14000 \$1096141 \$1062808 \$26161693.02 34 \$227709.07 \$868431.93 \$33333 \$14000 \$1096141 \$1062808 \$2432575.33 35 \$219893.18 \$876247.82 \$33333 \$14000 \$1096141 \$1062808 \$23556327.51 36 \$212006.95 \$884134.05 \$33333 \$14000 \$1096141 \$1062808 \$22672193.46 37 \$204049.74 \$892091.26 \$33333 \$14000 \$1096141 \$1062808 \$21780102.2 38 \$19602.02 \$900120.08 \$33333 \$14000 \$1096141 \$1062808 \$19971760.96 40	27	\$280502.68	\$815638.32	\$33333	\$14000	\$1096141	\$1062808	\$30351326.08
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35 \$219893.18 \$876247.82 \$33333 \$14000 \$1096141 \$1062808 \$23556327.51 36 \$212006.95 \$884134.05 \$33333 \$14000 \$1096141 \$1062808 \$22672193.46 37 \$204049.74 \$892091.26 \$33333 \$14000 \$1096141 \$1062808 \$21780102.2 38 \$196020.92 \$900120.08 \$33333 \$14000 \$1096141 \$1062808 \$20879982.12 39 \$187919.84 \$908221.16 \$33333 \$14000 \$1096141 \$1062808 \$19971760.96 40 \$179745.85 \$916395.15 \$33333 \$14000 \$1096141 \$1062808 \$19055365.81 41 \$171498.29 \$924642.71 \$33333 \$14000 \$1096141 \$1062808 \$18130723.1 42 \$163176.51 \$932964.49 \$33333 \$14000 \$1096141 \$1062808 \$17197758.61 43 \$154779.83 \$941361.17 \$33333 \$14000 \$1096141 \$1062808 \$15266397.44	33	\$235455.24	\$860685.76	\$33333	\$14000	\$1096141	\$1062808	\$25301007.26
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45 \$137759.08 \$958381.92 \$33333 \$14000 \$1096141 \$1062808 \$14348182.1 46 \$129133.64 \$967007.36 \$33333 \$14000 \$1096141 \$1062808 \$13381174.74 47 \$120430.57 \$975710.43 \$33333 \$14000 \$1096141 \$1062808 \$12405464.31 48 \$111649.18 \$984491.82 \$33333 \$14000 \$1096141 \$1062808 \$11420972.49 49 \$102788.75 \$993352.25 \$33333 \$14000 \$1096141 \$1062808 \$10427620.24 50 \$93848.58 \$1002292.42 \$33333 \$14000 \$1096141 \$1062808 \$9425327.82 51 \$84827.95 \$1011313.05 \$33333 \$14000 \$1096141 \$1062808 \$8414014.77 52 \$75726.13 \$1020414.87 \$33333 \$14000 \$1096141 \$1062808 \$7393599.9 53 \$66542.4 \$1029598.6 \$33333 \$14000 \$1096141 \$1062808 \$5325136.31 55 <td>43</td> <td>\$154779.83</td> <td>\$941361.17</td> <td>\$33333</td> <td>\$14000</td> <td>\$1096141</td> <td>\$1062808</td> <td>\$16256397.44</td>	43	\$154779.83	\$941361.17	\$33333	\$14000	\$1096141	\$1062808	\$16256397.44
46 \$129133.64 \$967007.36 \$33333 \$14000 \$1096141 \$1062808 \$13381174.74 47 \$120430.57 \$975710.43 \$33333 \$14000 \$1096141 \$1062808 \$12405464.31 48 \$111649.18 \$984491.82 \$33333 \$14000 \$1096141 \$1062808 \$11420972.49 49 \$102788.75 \$993352.25 \$33333 \$14000 \$1096141 \$1062808 \$10427620.24 50 \$93848.58 \$1002292.42 \$33333 \$14000 \$1096141 \$1062808 \$9425327.82 51 \$84827.95 \$1011313.05 \$33333 \$14000 \$1096141 \$1062808 \$8414014.77 52 \$75726.13 \$1020414.87 \$33333 \$14000 \$1096141 \$1062808 \$7393599.9 53 \$66542.4 \$1029598.6 \$33333 \$14000 \$1096141 \$1062808 \$5325136.31 54 \$57276.01 \$1038864.99 \$33333 \$14000 \$1096141 \$1062808 \$4276921.54 56 <td>44</td> <td>\$146307.58</td> <td>\$949833.42</td> <td>\$33333</td> <td>\$14000</td> <td>\$1096141</td> <td>\$1062808</td> <td>\$15306564.02</td>	44	\$146307.58	\$949833.42	\$33333	\$14000	\$1096141	\$1062808	\$15306564.02
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	58	\$19368.95	\$1076772.05	\$33333	\$14000	\$1096141	\$1062808	\$1075333.24
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	60	\$0	\$1096141	\$33333	\$14000	\$1096141	\$1062808	\$0

Total a pagar del prestamo con subsidio: 62720862.6

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