

## Credivillas Personal

<b>Proyectado el:</b>	29/Abr/2021	<b>Tipo de Tasa:</b>	Tasa de Portafolio
<b>Tipo de Crédito:</b>	Credivillas Personal	<b>Tasa de Interes:</b>	10.25%
<b>Valor solicitado:</b>	\$109,900,000	<b>Valor mes seguro de vida:</b>	\$41,530
<b>Plazo:</b>	180 Meses	<b>Valor mes seguro de incendio y terremoto:</b>	\$31,400
<b>Moneda:</b>	Pesos	<b>Valor mes seguros adicionales:</b>	\$0
<b>Sistema de amortización:</b>	Abono fijo a capital	<b>Porcentaje de financiación (LTV):</b>	70.00%
<b>Tipo de Inmueble:</b>	Vivienda	<b>Inflación estimada:</b>	3.00%
<b>Valor del Inmueble:</b>	Nuevo		
<b>Edad:</b>	31 años		

El valor real de la primera cuota del crédito puede variar del proyectado en esta consulta por motivos de ajuste de los intereses entre la fecha de contabilización del crédito y la fecha de la primera facturación.

Periodo	Fecha	Abono Capital	Intereses	Cuota con seguro de vida	Saldo de Capital	Cuota con seguros adicionales
0	Abr-21				\$109,900,000	
1	May-21	\$610,556	\$897,317	\$1,549,402	\$109,289,444	\$1,580,802
2	Jun-21	\$610,556	\$892,331	\$1,544,185	\$108,678,889	\$1,575,585
3	Jul-21	\$610,556	\$887,346	\$1,538,968	\$108,068,333	\$1,570,368
4	Ago-21	\$610,556	\$882,361	\$1,533,751	\$107,457,778	\$1,565,151
5	Sep-21	\$610,556	\$877,376	\$1,528,534	\$106,847,222	\$1,559,934
6	Oct-21	\$610,556	\$872,391	\$1,523,317	\$106,236,667	\$1,554,717
7	Nov-21	\$610,556	\$867,406	\$1,518,100	\$105,626,111	\$1,549,500
8	Dic-21	\$610,556	\$862,421	\$1,512,882	\$105,015,556	\$1,544,282
9	Ene-22	\$610,556	\$857,436	\$1,507,665	\$104,405,000	\$1,539,065
10	Feb-22	\$610,556	\$852,451	\$1,502,448	\$103,794,444	\$1,533,848
11	Mar-22	\$610,556	\$847,466	\$1,497,231	\$103,183,889	\$1,528,631
12	Abr-22	\$610,556	\$842,481	\$1,492,014	\$102,573,333	\$1,523,414
13	May-22	\$610,556	\$837,495	\$1,486,797	\$101,962,778	\$1,518,197
14	Jun-22	\$610,556	\$832,510	\$1,481,580	\$101,352,222	\$1,512,980
15	Jul-22	\$610,556	\$827,525	\$1,476,363	\$100,741,667	\$1,507,763
16	Ago-22	\$610,556	\$822,540	\$1,471,146	\$100,131,111	\$1,502,546
17	Sep-22	\$610,556	\$817,555	\$1,465,929	\$99,520,556	\$1,497,329
18	Oct-22	\$610,556	\$812,570	\$1,460,712	\$98,910,000	\$1,492,112
19	Nov-22	\$610,556	\$807,585	\$1,455,494	\$98,299,444	\$1,486,894
20	Dic-22	\$610,556	\$802,600	\$1,450,277	\$97,688,889	\$1,481,677
21	Ene-23	\$610,556	\$797,615	\$1,445,060	\$97,078,333	\$1,476,460
22	Feb-23	\$610,556	\$792,630	\$1,439,843	\$96,467,778	\$1,471,243
23	Mar-23	\$610,556	\$787,645	\$1,434,626	\$95,857,222	\$1,466,026
24	Abr-23	\$610,556	\$782,659	\$1,429,409	\$95,246,667	\$1,460,809

Periodo	Fecha	Abono Capital	Intereses	Cuota con seguro de vida	Saldo de Capital	Cuota con seguros adicionales
25	May-23	\$610,556	\$777,674	\$1,424,192	\$94,636,111	\$1,455,592
26	Jun-23	\$610,556	\$772,689	\$1,418,975	\$94,025,556	\$1,450,375
27	Jul-23	\$610,556	\$767,704	\$1,413,758	\$93,415,000	\$1,445,158
28	Ago-23	\$610,556	\$762,719	\$1,408,541	\$92,804,444	\$1,439,941
29	Sep-23	\$610,556	\$757,734	\$1,403,324	\$92,193,889	\$1,434,724
30	Oct-23	\$610,556	\$752,749	\$1,398,106	\$91,583,333	\$1,429,506
31	Nov-23	\$610,556	\$747,764	\$1,392,889	\$90,972,778	\$1,424,289
32	Dic-23	\$610,556	\$742,779	\$1,387,672	\$90,362,222	\$1,419,072
33	Ene-24	\$610,556	\$737,794	\$1,382,455	\$89,751,667	\$1,413,855
34	Feb-24	\$610,556	\$732,809	\$1,377,238	\$89,141,111	\$1,408,638
35	Mar-24	\$610,556	\$727,823	\$1,372,021	\$88,530,556	\$1,403,421
36	Abr-24	\$610,556	\$722,838	\$1,366,804	\$87,920,000	\$1,398,204
37	May-24	\$610,556	\$717,853	\$1,361,587	\$87,309,444	\$1,392,987
38	Jun-24	\$610,556	\$712,868	\$1,356,370	\$86,698,889	\$1,387,770
39	Jul-24	\$610,556	\$707,883	\$1,351,153	\$86,088,333	\$1,382,553
40	Ago-24	\$610,556	\$702,898	\$1,345,936	\$85,477,778	\$1,377,336
41	Sep-24	\$610,556	\$697,913	\$1,340,718	\$84,867,222	\$1,372,118
42	Oct-24	\$610,556	\$692,928	\$1,335,501	\$84,256,667	\$1,366,901
43	Nov-24	\$610,556	\$687,943	\$1,330,284	\$83,646,111	\$1,361,684
44	Dic-24	\$610,556	\$682,958	\$1,325,067	\$83,035,556	\$1,356,467
45	Ene-25	\$610,556	\$677,973	\$1,319,849	\$82,425,000	\$1,351,249
46	Feb-25	\$610,556	\$672,987	\$1,314,632	\$81,814,444	\$1,346,032
47	Mar-25	\$610,556	\$668,002	\$1,309,415	\$81,203,889	\$1,340,815
48	Abr-25	\$610,556	\$663,017	\$1,304,198	\$80,593,333	\$1,335,598
49	May-25	\$610,556	\$658,032	\$1,298,981	\$79,982,778	\$1,330,381
50	Jun-25	\$610,556	\$653,047	\$1,293,764	\$79,372,222	\$1,325,164
51	Jul-25	\$610,556	\$648,062	\$1,288,547	\$78,761,667	\$1,319,947
52	Ago-25	\$610,556	\$643,077	\$1,283,329	\$78,151,111	\$1,314,729
53	Sep-25	\$610,556	\$638,092	\$1,278,112	\$77,540,556	\$1,309,512
54	Oct-25	\$610,556	\$633,107	\$1,272,895	\$76,930,000	\$1,304,295
55	Nov-25	\$610,556	\$628,122	\$1,267,678	\$76,319,444	\$1,299,078
56	Dic-25	\$610,556	\$623,137	\$1,262,461	\$75,708,889	\$1,293,861
57	Ene-26	\$610,556	\$618,151	\$1,257,244	\$75,098,333	\$1,288,644
58	Feb-26	\$610,556	\$613,166	\$1,252,027	\$74,487,778	\$1,283,427
59	Mar-26	\$610,556	\$608,181	\$1,246,810	\$73,877,222	\$1,278,210
60	Abr-26	\$610,556	\$603,196	\$1,241,593	\$73,266,667	\$1,272,993
61	May-26	\$610,556	\$598,211	\$1,236,376	\$72,656,111	\$1,267,776
62	Jun-26	\$610,556	\$593,226	\$1,231,159	\$72,045,556	\$1,262,559
63	Jul-26	\$610,556	\$588,241	\$1,225,941	\$71,435,000	\$1,257,341
64	Ago-26	\$610,556	\$583,256	\$1,220,724	\$70,824,444	\$1,252,124
65	Sep-26	\$610,556	\$578,271	\$1,215,507	\$70,213,889	\$1,246,907
66	Oct-26	\$610,556	\$573,286	\$1,210,290	\$69,603,333	\$1,241,690

Periodo	Fecha	Abono Capital	Intereses	Cuota con seguro de vida	Saldo de Capital	Cuota con seguros adicionales
67	Nov-26	\$610,556	\$568,301	\$1,205,073	\$68,992,778	\$1,236,473
68	Dic-26	\$610,556	\$563,315	\$1,199,856	\$68,382,222	\$1,231,256
69	Ene-27	\$610,556	\$558,330	\$1,194,639	\$67,771,667	\$1,226,039
70	Feb-27	\$610,556	\$553,345	\$1,189,422	\$67,161,111	\$1,220,822
71	Mar-27	\$610,556	\$548,360	\$1,184,205	\$66,550,556	\$1,215,605
72	Abr-27	\$610,556	\$543,375	\$1,178,988	\$65,940,000	\$1,210,388
73	May-27	\$610,556	\$538,390	\$1,173,771	\$65,329,444	\$1,205,171
74	Jun-27	\$610,556	\$533,405	\$1,168,553	\$64,718,889	\$1,199,953
75	Jul-27	\$610,556	\$528,420	\$1,163,336	\$64,108,333	\$1,194,736
76	Ago-27	\$610,556	\$523,435	\$1,158,119	\$63,497,778	\$1,189,519
77	Sep-27	\$610,556	\$518,450	\$1,152,902	\$62,887,222	\$1,184,302
78	Oct-27	\$610,556	\$513,464	\$1,147,685	\$62,276,667	\$1,179,085
79	Nov-27	\$610,556	\$508,479	\$1,142,468	\$61,666,111	\$1,173,868
80	Dic-27	\$610,556	\$503,494	\$1,137,251	\$61,055,556	\$1,168,651
81	Ene-28	\$610,556	\$498,509	\$1,132,034	\$60,445,000	\$1,163,434
82	Feb-28	\$610,556	\$493,524	\$1,126,817	\$59,834,444	\$1,158,217
83	Mar-28	\$610,556	\$488,539	\$1,121,600	\$59,223,889	\$1,153,000
84	Abr-28	\$610,556	\$483,554	\$1,116,382	\$58,613,333	\$1,147,782
85	May-28	\$610,556	\$478,569	\$1,111,165	\$58,002,778	\$1,142,565
86	Jun-28	\$610,556	\$473,584	\$1,105,948	\$57,392,222	\$1,137,348
87	Jul-28	\$610,556	\$468,599	\$1,100,731	\$56,781,667	\$1,132,131
88	Ago-28	\$610,556	\$463,614	\$1,095,514	\$56,171,111	\$1,126,914
89	Sep-28	\$610,556	\$458,628	\$1,090,297	\$55,560,556	\$1,121,697
90	Oct-28	\$610,556	\$453,643	\$1,085,080	\$54,950,000	\$1,116,480
91	Nov-28	\$610,556	\$448,658	\$1,079,863	\$54,339,444	\$1,111,263
92	Dic-28	\$610,556	\$443,673	\$1,074,646	\$53,728,889	\$1,106,046
93	Ene-29	\$610,556	\$438,688	\$1,069,429	\$53,118,333	\$1,100,829
94	Feb-29	\$610,556	\$433,703	\$1,064,212	\$52,507,778	\$1,095,612
95	Mar-29	\$610,556	\$428,718	\$1,058,994	\$51,897,222	\$1,090,394
96	Abr-29	\$610,556	\$423,733	\$1,053,777	\$51,286,667	\$1,085,177
97	May-29	\$610,556	\$418,748	\$1,048,560	\$50,676,111	\$1,079,960
98	Jun-29	\$610,556	\$413,763	\$1,043,343	\$50,065,556	\$1,074,743
99	Jul-29	\$610,556	\$408,778	\$1,038,126	\$49,455,000	\$1,069,526
100	Ago-29	\$610,556	\$403,792	\$1,032,909	\$48,844,444	\$1,064,309
101	Sep-29	\$610,556	\$398,807	\$1,027,692	\$48,233,889	\$1,059,092
102	Oct-29	\$610,556	\$393,822	\$1,022,475	\$47,623,333	\$1,053,875
103	Nov-29	\$610,556	\$388,837	\$1,017,258	\$47,012,778	\$1,048,658
104	Dic-29	\$610,556	\$383,852	\$1,012,041	\$46,402,222	\$1,043,441
105	Ene-30	\$610,556	\$378,867	\$1,006,824	\$45,791,667	\$1,038,224
106	Feb-30	\$610,556	\$373,882	\$1,001,606	\$45,181,111	\$1,033,006
107	Mar-30	\$610,556	\$368,897	\$996,389	\$44,570,556	\$1,027,789
108	Abr-30	\$610,556	\$363,912	\$991,172	\$43,960,000	\$1,022,572

Periodo	Fecha	Abono Capital	Intereses	Cuota con seguro de vida	Saldo de Capital	Cuota con seguros adicionales
109	May-30	\$610,556	\$358,927	\$985,955	\$43,349,444	\$1,017,355
110	Jun-30	\$610,556	\$353,942	\$980,738	\$42,738,889	\$1,012,138
111	Jul-30	\$610,556	\$348,956	\$975,521	\$42,128,333	\$1,006,921
112	Ago-30	\$610,556	\$343,971	\$970,304	\$41,517,778	\$1,001,704
113	Sep-30	\$610,556	\$338,986	\$965,087	\$40,907,222	\$996,487
114	Oct-30	\$610,556	\$334,001	\$959,870	\$40,296,667	\$991,270
115	Nov-30	\$610,556	\$329,016	\$954,653	\$39,686,111	\$986,053
116	Dic-30	\$610,556	\$324,031	\$949,436	\$39,075,556	\$980,836
117	Ene-31	\$610,556	\$319,046	\$944,218	\$38,465,000	\$975,618
118	Feb-31	\$610,556	\$314,061	\$939,001	\$37,854,444	\$970,401
119	Mar-31	\$610,556	\$309,076	\$933,784	\$37,243,889	\$965,184
120	Abr-31	\$610,556	\$304,091	\$928,567	\$36,633,333	\$959,967
121	May-31	\$610,556	\$299,106	\$923,350	\$36,022,778	\$954,750
122	Jun-31	\$610,556	\$294,120	\$918,133	\$35,412,222	\$949,533
123	Jul-31	\$610,556	\$289,135	\$912,916	\$34,801,667	\$944,316
124	Ago-31	\$610,556	\$284,150	\$907,699	\$34,191,111	\$939,099
125	Sep-31	\$610,556	\$279,165	\$902,482	\$33,580,556	\$933,882
126	Oct-31	\$610,556	\$274,180	\$897,265	\$32,970,000	\$928,665
127	Nov-31	\$610,556	\$269,195	\$892,048	\$32,359,444	\$923,448
128	Dic-31	\$610,556	\$264,210	\$886,830	\$31,748,889	\$918,230
129	Ene-32	\$610,556	\$259,225	\$881,613	\$31,138,333	\$913,013
130	Feb-32	\$610,556	\$254,240	\$876,396	\$30,527,778	\$907,796
131	Mar-32	\$610,556	\$249,255	\$871,179	\$29,917,222	\$902,579
132	Abr-32	\$610,556	\$244,270	\$865,962	\$29,306,667	\$897,362
133	May-32	\$610,556	\$239,284	\$860,745	\$28,696,111	\$892,145
134	Jun-32	\$610,556	\$234,299	\$855,528	\$28,085,555	\$886,928
135	Jul-32	\$610,556	\$229,314	\$850,310	\$27,475,000	\$881,710
136	Ago-32	\$610,556	\$224,329	\$845,093	\$26,864,444	\$876,493
137	Sep-32	\$610,556	\$219,344	\$839,876	\$26,253,889	\$871,276
138	Oct-32	\$610,556	\$214,359	\$834,659	\$25,643,333	\$866,059
139	Nov-32	\$610,556	\$209,374	\$829,441	\$25,032,778	\$860,841
140	Dic-32	\$610,556	\$204,389	\$824,224	\$24,422,222	\$855,624
141	Ene-33	\$610,556	\$199,404	\$819,007	\$23,811,667	\$850,407
142	Feb-33	\$610,556	\$194,419	\$813,790	\$23,201,111	\$845,190
143	Mar-33	\$610,556	\$189,433	\$808,573	\$22,590,555	\$839,973
144	Abr-33	\$610,556	\$184,448	\$803,356	\$21,980,000	\$834,756
145	May-33	\$610,556	\$179,463	\$798,139	\$21,369,444	\$829,539
146	Jun-33	\$610,556	\$174,478	\$792,922	\$20,758,889	\$824,322
147	Jul-33	\$610,556	\$169,493	\$787,705	\$20,148,333	\$819,105
148	Ago-33	\$610,556	\$164,508	\$782,488	\$19,537,778	\$813,888
149	Sep-33	\$610,556	\$159,523	\$777,271	\$18,927,222	\$808,671
150	Oct-33	\$610,556	\$154,538	\$772,053	\$18,316,667	\$803,453

Periodo	Fecha	Abono Capital	Intereses	Cuota con seguro de vida	Saldo de Capital	Cuota con seguros adicionales
151	Nov-33	\$610,556	\$149,553	\$766,836	\$17,706,111	\$798,236
152	Dic-33	\$610,556	\$144,568	\$761,619	\$17,095,555	\$793,019
153	Ene-34	\$610,556	\$139,583	\$756,402	\$16,485,000	\$787,802
154	Feb-34	\$610,556	\$134,597	\$751,185	\$15,874,444	\$782,585
155	Mar-34	\$610,556	\$129,612	\$745,968	\$15,263,889	\$777,368
156	Abr-34	\$610,556	\$124,627	\$740,751	\$14,653,333	\$772,151
157	May-34	\$610,556	\$119,642	\$735,534	\$14,042,778	\$766,934
158	Jun-34	\$610,556	\$114,657	\$730,317	\$13,432,222	\$761,717
159	Jul-34	\$610,556	\$109,672	\$725,100	\$12,821,667	\$756,500
160	Ago-34	\$610,556	\$104,687	\$719,882	\$12,211,111	\$751,282
161	Sep-34	\$610,556	\$99,702	\$714,665	\$11,600,555	\$746,065
162	Oct-34	\$610,556	\$94,717	\$709,448	\$10,990,000	\$740,848
163	Nov-34	\$610,556	\$89,732	\$704,231	\$10,379,444	\$735,631
164	Dic-34	\$610,556	\$84,747	\$699,014	\$9,768,889	\$730,414
165	Ene-35	\$610,556	\$79,761	\$693,797	\$9,158,333	\$725,197
166	Feb-35	\$610,556	\$74,776	\$688,580	\$8,547,778	\$719,980
167	Mar-35	\$610,556	\$69,791	\$683,363	\$7,937,222	\$714,763
168	Abr-35	\$610,556	\$64,806	\$678,146	\$7,326,667	\$709,546
169	May-35	\$610,556	\$59,821	\$672,929	\$6,716,111	\$704,329
170	Jun-35	\$610,556	\$54,836	\$667,712	\$6,105,555	\$699,112
171	Jul-35	\$610,556	\$49,851	\$662,494	\$5,495,000	\$693,894
172	Ago-35	\$610,556	\$44,866	\$657,277	\$4,884,444	\$688,677
173	Sep-35	\$610,556	\$39,881	\$652,060	\$4,273,889	\$683,460
174	Oct-35	\$610,556	\$34,896	\$646,843	\$3,663,333	\$678,243
175	Nov-35	\$610,556	\$29,911	\$641,626	\$3,052,778	\$673,026
176	Dic-35	\$610,556	\$24,925	\$636,409	\$2,442,222	\$667,809
177	Ene-36	\$610,556	\$19,940	\$631,192	\$1,831,667	\$662,592
178	Feb-36	\$610,556	\$14,955	\$625,975	\$1,221,111	\$657,375
179	Mar-36	\$610,556	\$9,970	\$620,758	\$610,555	\$652,158
180	Abr-36	\$610,556	\$4,985	\$615,541	\$0	\$615,541

El valor real de la primera cuota del crédito puede variar del proyectado en esta consulta por motivos de ajuste de los intereses entre la fecha de contabilización del crédito y la fecha de la primera facturación. Los pagos en exceso o defecto modifican el valor proyectado de las cuotas. Las variaciones en las tarifas de seguros determinadas por la compañía aseguradora ya sea por vencimiento de la póliza, aumento de siniestralidad o por cambios solicitados por el cliente en relación con codeudores y amparados a tomar, alteran el valor proyectado. Cualquier cambio en los supuestos de proyección, ya sean de origen legal o aquellos solicitados por el cliente, implicarán modificaciones en los valores proyectados. Por lo tanto esta proyección no compromete a AV Villas frente a los cambios que estos factores originen sobre las cuotas proyectadas. Esta proyección presupone que el crédito será mantenido al día, por lo tanto no incluye cuotas vencidas, intereses de mora, honorarios y gastos legales que hubiesen causado a la fecha de la proyección o que se llegare a causar con posterioridad a ella. Sin embargo todo valor que se adeude por estos conceptos a AV Villas está vigente y lo estará hasta que sea cancelado por el cliente.