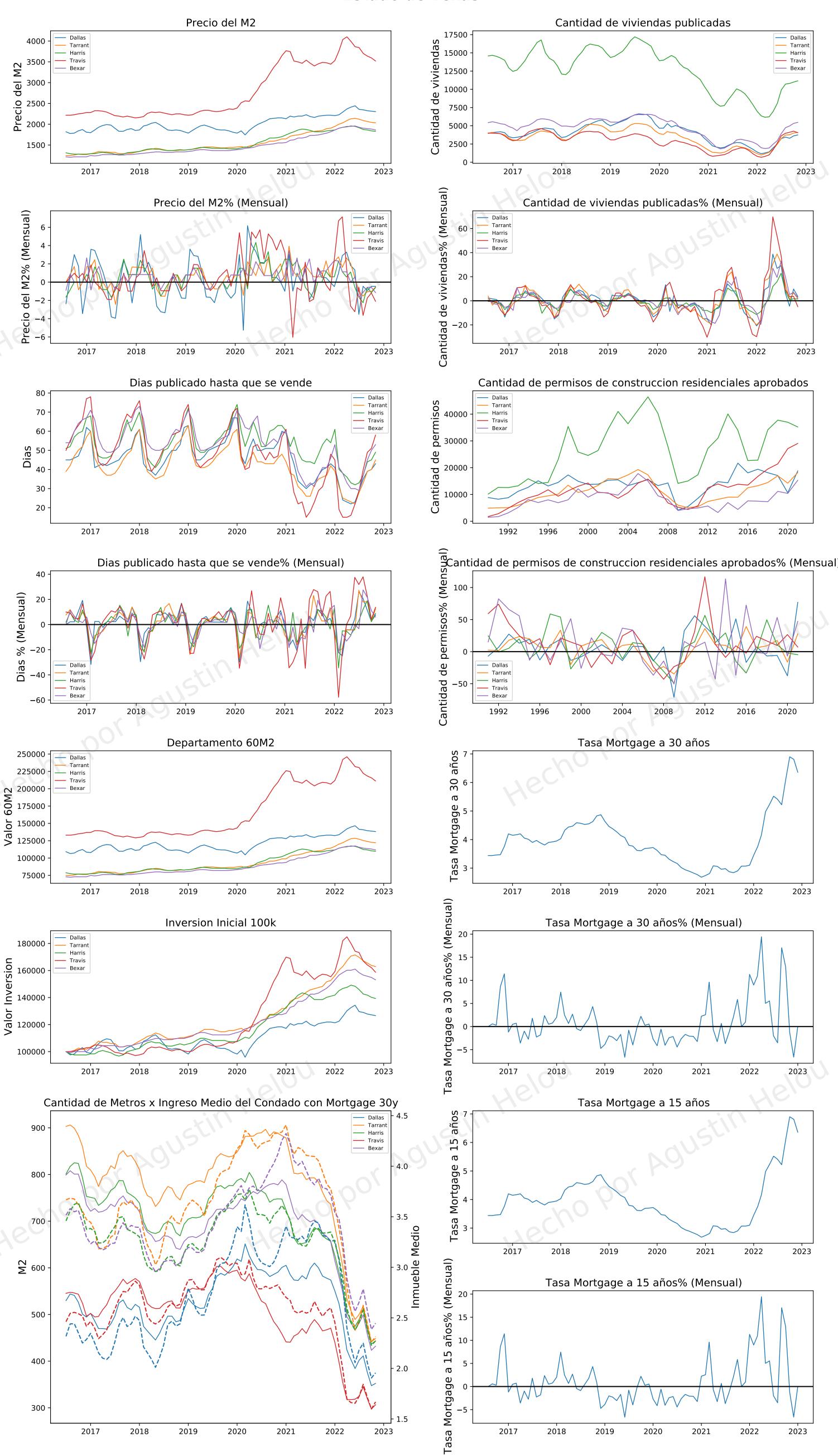
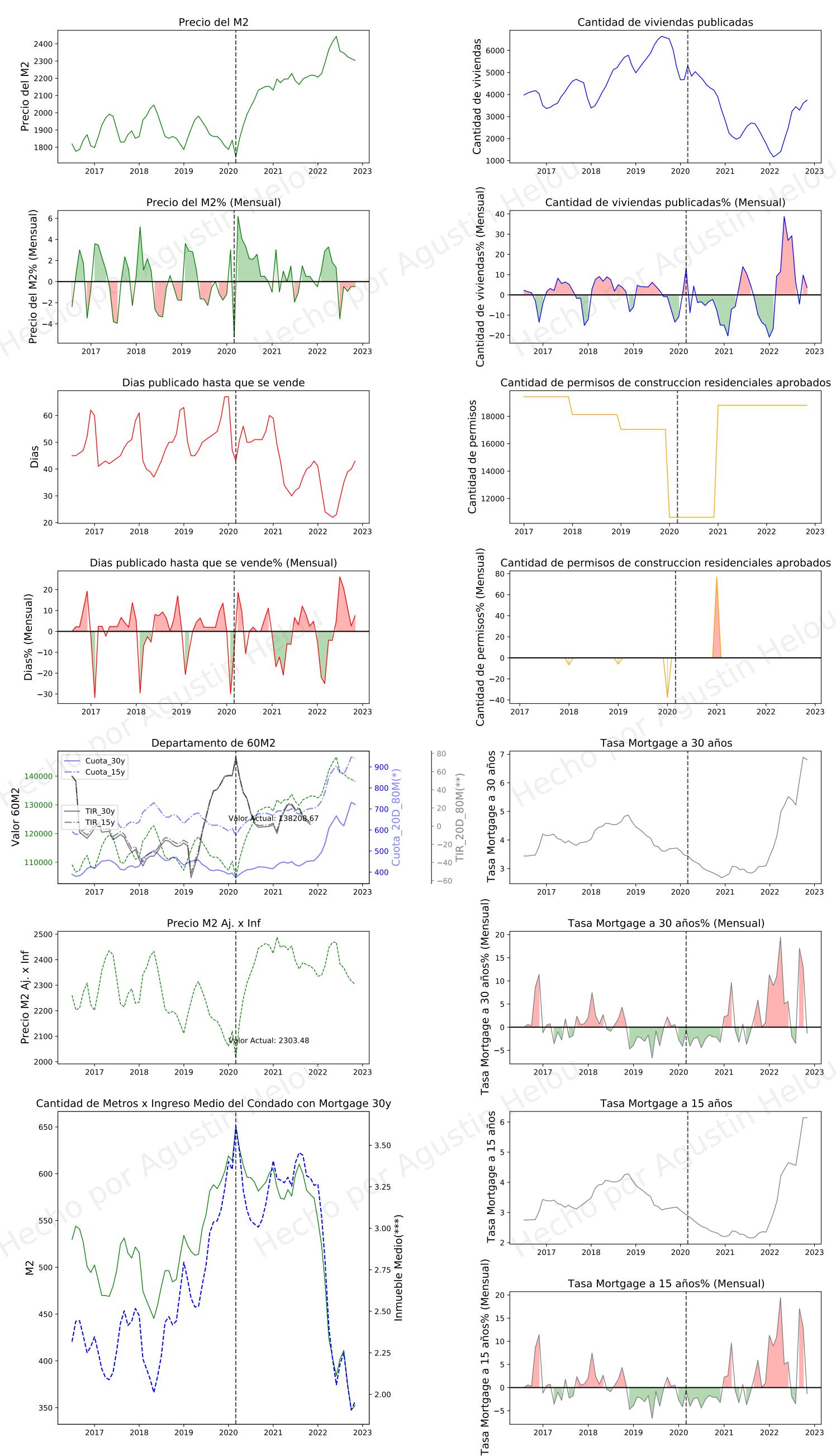
#### **Estado de Texas**



## **Condado de Dallas**



### **Hipotetico de Dallas**

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	138208.67	138208.67	138208.67	138208.67	138208.67	138208.67
Downpayment	27641.73	27641.73	27641.73	27641.73	27641.73	27641.73
Mortgage	110566.94	110566.94	110566.94	110566.94	110566.94	110566.94
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	721.55	721.55	721.55	941.41	941.41	941.41
Renta	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56
Comision	104.66	104.66	104.66	104.66	104.66	104.66
НОА	330.82	330.82	330.82	330.82	330.82	330.82
Seguro	55.28	55.28	55.28	55.28	55.28	55.28
Impuesto Propiedad	230.35	230.35	230.35	230.35	230.35	230.35
Venta	144112.84	153622.8	134602.87	144112.84	153622.8	134602.87
Prepayment Penalty	2188.04	2188.04	2188.04	2118.6	2118.6	2118.6
Cancelacion Mortgage	109402.03	109402.03	109402.03	105929.77	105929.77	105929.77
Impuesto Ganancias	0.0	1826.15	0.0	18.77	2015.86	0.0
Rendimiento USD	-814.02	6869.79	-10323.99	70.6	7583.47	-9420.6
Capital	65881.4	65881.4	65881.4	70718.31	70718.31	70718.31
Rendimiento%	-1.24	10.43	-15.67	0.1	10.72	-13.32
TIR	-2.65	22.45	-33.46	0.22	23.88	-29.33

Base 30y Base 15y

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-27641.73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56
Comision	0.0	0.0	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66
Cuota	0.0	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55
НОА	0.0	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82
Seguro	0.0	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28
Impuesto Propiedad	0.0	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	144112.84
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2188.04
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-109402.03
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-27641.73	-1338.0	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	32126.67

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-27641.73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56
Comision	0.0	0.0	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66
Cuota	0.0	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41
НОА	0.0	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82
Seguro	0.0	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28
Impuesto Propiedad	0.0	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	144112.84
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2118.6
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-105929.77
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-18.77
Flujo Neto	-27641.73	-1557.86	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	35429.75

Optimista 30y

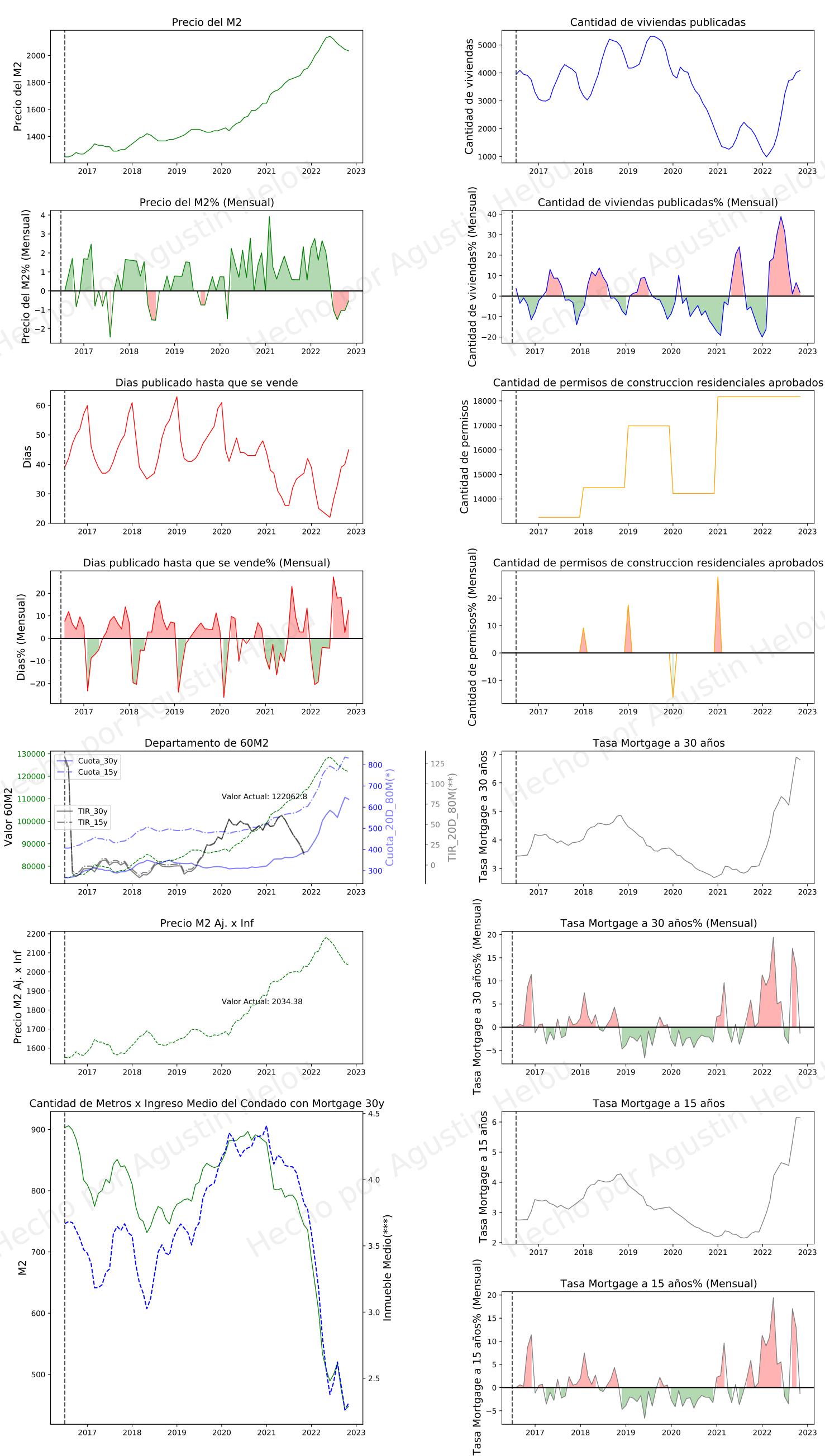
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-27641.73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56
Comision	0.0	0.0	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66
Cuota	0.0	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55
НОА	0.0	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82
Seguro	0.0	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28
Impuesto Propiedad	0.0	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	153622.8
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2188.04
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-109402.03
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1826.15
Flujo Neto	-27641.73	-1338.0	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	39810.49
		-			-								

						Opt	imista :	15y					
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-27641.73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56
Comision	0.0	0.0	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66
Cuota	0.0	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41
НОА	0.0	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82
Seguro	0.0	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28
Impuesto Propiedad	0.0	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	153622.8
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2118.6
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-105929.77
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2015.86
Flujo Neto	-27641.73	-1557.86	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	42942.62

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-27641.73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56
Comision	0.0	0.0	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66
Cuota	0.0	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55	-721.55
НОА	0.0	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82
Seguro	0.0	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28
Impuesto Propiedad	0.0	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	134602.87
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2188.04
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-109402.03
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-27641.73	-1338.0	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	-396.1	22616.71

Flujo Neto	-27641.73	-1557.86	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	42942.62
stin H													
						Pes	imista :	15y					
							<b>N</b> (	15y					
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-27641.73	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56	1046.56
Comision	0.0	0.0	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66	-104.66
Cuota	0.0	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41	-941.41
НОА	0.0	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82	-330.82
Seguro	0.0	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28	-55.28
Impuesto Propiedad	0.0	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35	-230.35
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	134602.87
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2118.6
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-105929.77
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-27641.73	-1557.86	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	-615.96	25938.55

### **Condado de Tarrant**



### **Hipotetico de Tarrant**

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	122062.8	122062.8	122062.8	122062.8	122062.8	122062.8
Downpayment	24412.56	24412.56	24412.56	24412.56	24412.56	24412.56
Mortgage	97650.24	97650.24	97650.24	97650.24	97650.24	97650.24
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	637.26	637.26	637.26	831.43	831.43	831.43
Renta	926.43	926.43	926.43	926.43	926.43	926.43
Comision	92.64	92.64	92.64	92.64	92.64	92.64
HOA	315.8	315.8	315.8	315.8	315.8	315.8
Seguro	48.83	48.83	48.83	48.83	48.83	48.83
Impuesto Propiedad	203.44	203.44	203.44	203.44	203.44	203.44
Venta	133108.8	140786.1	125431.49	133108.8	140786.1	125431.49
Prepayment Penalty	1932.43	1932.43	1932.43	1871.1	1871.1	1871.1
Cancelacion Mortgage	96621.42	96621.42	96621.42	93554.8	93554.8	93554.8
Impuesto Ganancias	1018.53	2630.76	0.0	1186.08	2798.31	0.0
Rendimiento USD	3831.61	9896.68	-2827.17	4461.91	10526.98	-2029.32
Capital	58666.56	58666.56	58666.56	62938.41	62938.41	62938.41
Rendimiento%	6.53	16.87	-4.82	7.09	16.73	-3.22
TIR	14.1	36.53	-10.37	15.82	37.46	-7.16

Base 30y Base 15y

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-24412.56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43
Comision	0.0	0.0	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64
Cuota	0.0	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26
НОА	0.0	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8
Seguro	0.0	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83
Impuesto Propiedad	0.0	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	133108.8
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1932.43
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-96621.42
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1018.53
Flujo Neto	-24412.56	-1205.32	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	33164.89

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-24412.56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43
Comision	0.0	0.0	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64
Cuota	0.0	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43
НОА	0.0	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8
Seguro	0.0	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83
Impuesto Propiedad	0.0	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	133108.8
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1871.1
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-93554.8
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1186.08
Flujo Neto	-24412.56	-1399.5	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	35931.11

Optimista 30y

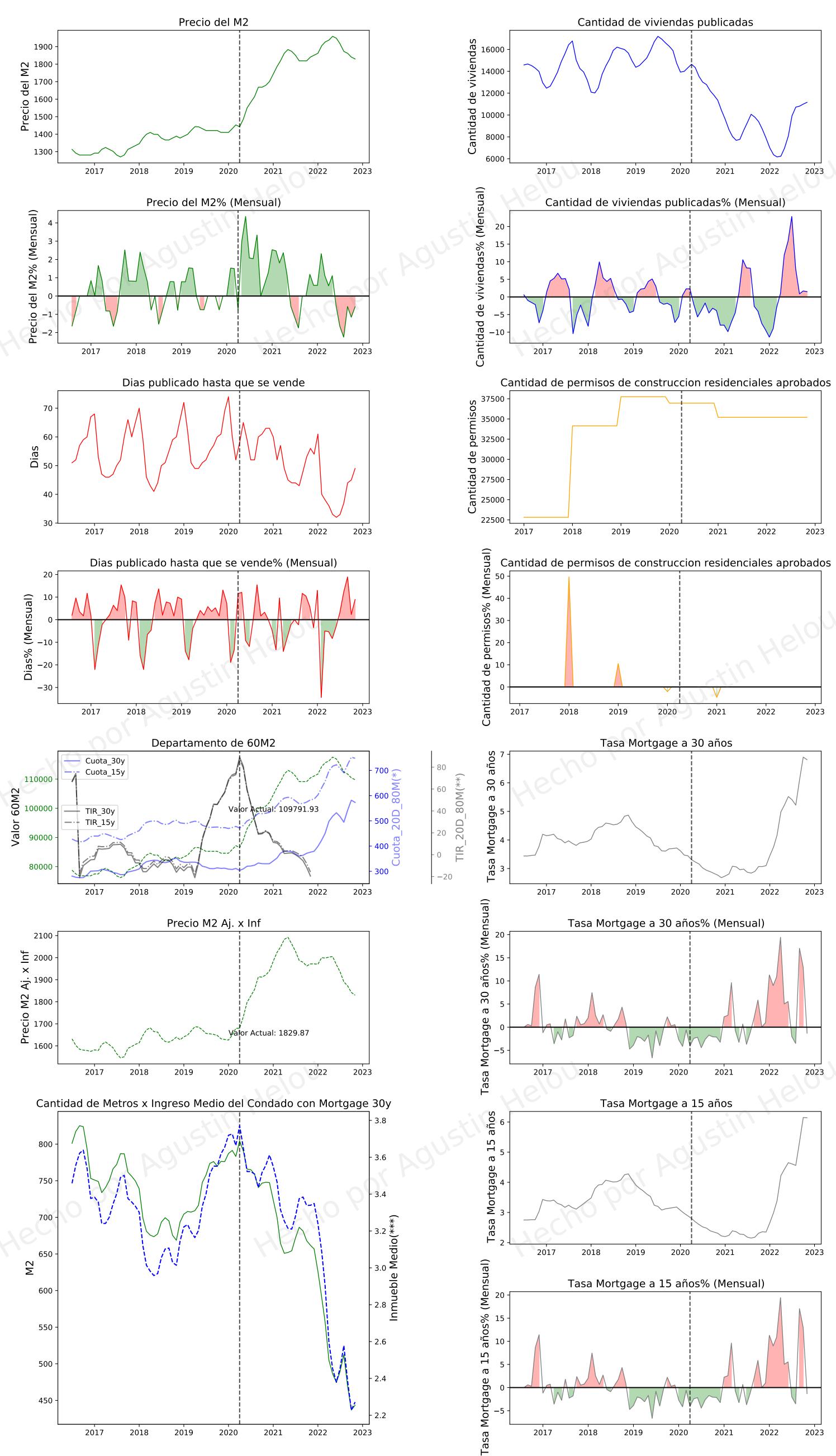
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-24412.56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43
Comision	0.0	0.0	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64
Cuota	0.0	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26
НОА	0.0	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8
Seguro	0.0	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83
Impuesto Propiedad	0.0	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	140786.1
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1932.43
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-96621.42
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2630.76
Flujo Neto	-24412.56	-1205.32	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	39229.96
_		-	_								·		

						Opt	imista 1	15y							
	0														
Downpayment	-24412.56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Renta	0.0	0.0	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43		
Comision	0.0	0.0 926.43													
Cuota	0.0	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43		
НОА	0.0	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8		
Seguro	0.0	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83		
Impuesto Propiedad	0.0	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44		
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	140786.1		
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1871.1		
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-93554.8		
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2798.31		
Flujo Neto	-24412.56	-1399.5	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	41996.19		

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-24412.56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43
Comision	0.0	0.0	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64
Cuota	0.0	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26	-637.26
НОА	0.0	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8
Seguro	0.0	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83
Impuesto Propiedad	0.0	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	125431.49
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1932.43
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-96621.42
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-24412.56	-1205.32	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	-371.54	26506.11

Flujo Neto	-24412.56	-1399.5	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	41996.19
						Pes	simista 1	L5y					
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-24412.56	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43	926.43
Comision	0.0	0.0	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64	-92.64
Cuota	0.0	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43	-831.43
HOA	0.0	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8	-315.8
Seguro	0.0	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83	-48.83
Impuesto Propiedad	0.0	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44	-203.44
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	125431.49
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1871.1
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-93554.8
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-24412.56	-1399.5	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	-565.71	29439.88

### **Condado de Harris**



# **Hipotetico de Harris**

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	109791.93	109791.93	109791.93	109791.93	109791.93	109791.93
Downpayment	21958.39	21958.39	21958.39	21958.39	21958.39	21958.39
Mortgage	87833.55	87833.55	87833.55	87833.55	87833.55	87833.55
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	573.19	573.19	573.19	747.85	747.85	747.85
Renta	833.93	833.93	833.93	833.93	833.93	833.93
Comision	83.39	83.39	83.39	83.39	83.39	83.39
HOA	304.24	304.24	304.24	304.24	304.24	304.24
Seguro	43.92	43.92	43.92	43.92	43.92	43.92
Impuesto Propiedad	182.99	182.99	182.99	182.99	182.99	182.99
Venta	117986.59	126195.82	109777.35	117986.59	126195.82	109777.35
Prepayment Penalty	1738.16	1738.16	1738.16	1683.0	1683.0	1683.0
Cancelacion Mortgage	86908.15	86908.15	86908.15	84149.82	84149.82	84149.82
Impuesto Ganancias	501.01	2224.95	0.0	651.71	2375.65	0.0
Rendimiento USD	1884.74	8370.03	-5823.48	2451.68	8936.97	-5105.84
Capital	53201.45	53201.45	53201.45	57043.86	57043.86	57043.86
Rendimiento%	3.54	15.73	-10.95	4.3	15.67	-8.95
TIR	7.67	34.19	-23.58	9.61	35.2	-19.89

Base 30y Base 15y

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-21958.39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93
Comision	0.0	0.0	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39
Cuota	0.0	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19
НОА	0.0	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24
Seguro	0.0	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92
Impuesto Propiedad	0.0	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	117986.59
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1738.16
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-86908.15
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-501.01
Flujo Neto	-21958.39	-1104.34	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	28485.46

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-21958.39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93
Comision	0.0	0.0	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39
Cuota	0.0	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85
НОА	0.0	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24
Seguro	0.0	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92
Impuesto Propiedad	0.0	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	117986.59
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1683.0
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-84149.82
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-651.71
Flujo Neto	-21958.39	-1278.99	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	30973.61

Optimista 30y Optimista 15y

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-21958.39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93
Comision	0.0	0.0	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39
Cuota	0.0	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19
НОА	0.0	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24
Seguro	0.0	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92
Impuesto Propiedad	0.0	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	126195.82
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1738.16
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-86908.15
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2224.95
Flujo Neto	-21958.39	-1104.34	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	34970.76

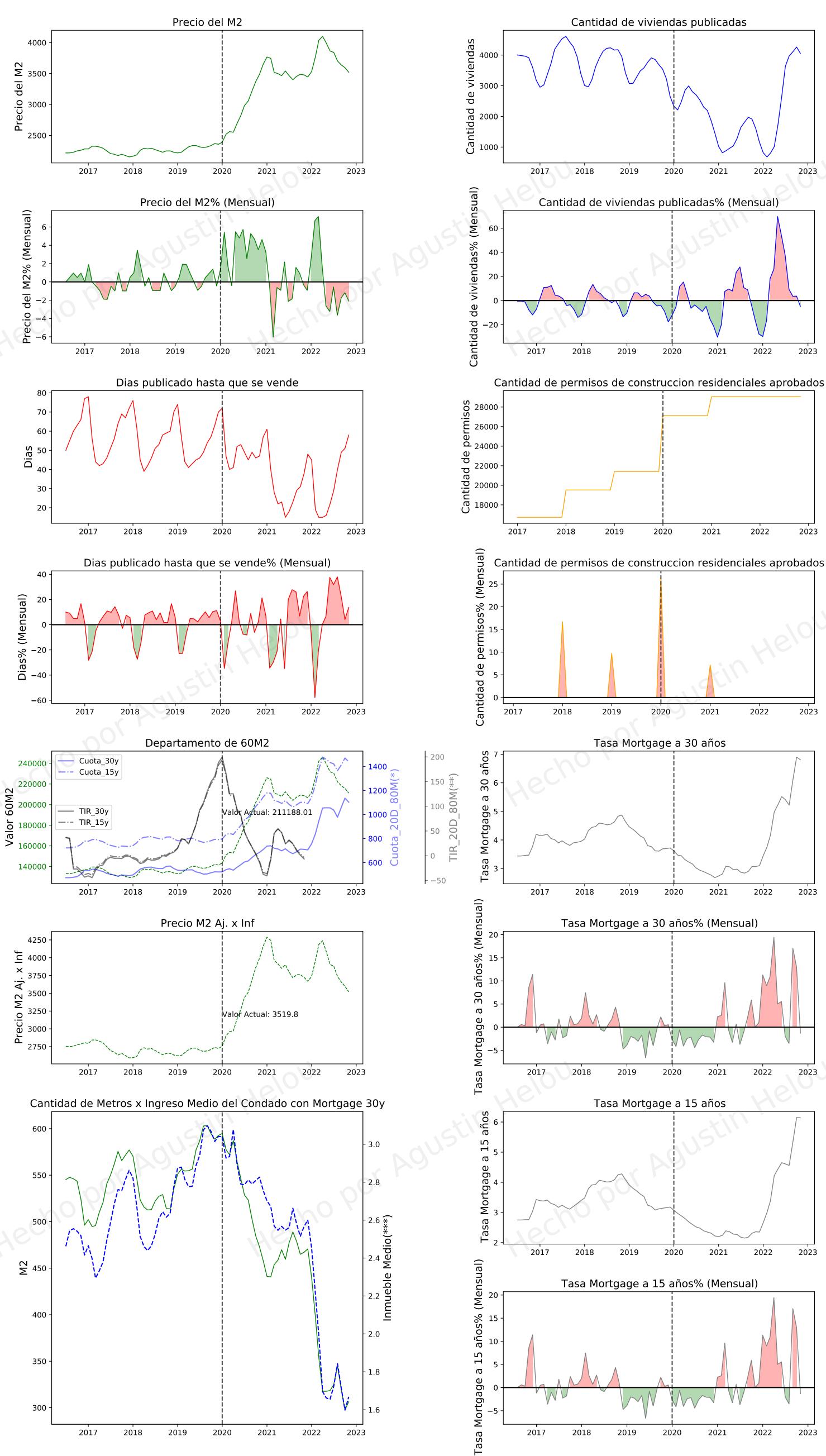
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-21958.39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93
Comision	0.0	0.0	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39
Cuota	0.0	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85
НОА	0.0	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24
Seguro	0.0	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92
Impuesto Propiedad	0.0	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	126195.82
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1683.0
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-84149.82
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2375.65
Flujo Neto	-21958.39	-1278.99	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	37458.9

Pesimista 30y Pesimista 15y

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-21958.39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93
Comision	0.0	0.0	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39
Cuota	0.0	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19	-573.19
НОА	0.0	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24
Seguro	0.0	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92
Impuesto Propiedad	0.0	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	109777.35
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1738.16
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-86908.15
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-21958.39	-1104.34	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	-353.8	20777.24

	0	1	2	3	4	5	6	/	8	9	10	11	12
Downpayment	-21958.39	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93	833.93
Comision	0.0	0.0	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39	-83.39
Cuota	0.0	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85	-747.85
НОА	0.0	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24	-304.24
Seguro	0.0	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92	-43.92
Impuesto Propiedad	0.0	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99	-182.99
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	109777.35
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1683.0
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-84149.82
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-21958.39	-1278.99	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	-528.45	23416.09

### **Condado de Travis**



## **Hipotetico de Travis**

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	211188.01	211188.01	211188.01	211188.01	211188.01	211188.01
Downpayment	42237.6	42237.6	42237.6	42237.6	42237.6	42237.6
Mortgage	168950.41	168950.41	168950.41	168950.41	168950.41	168950.41
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	1102.56	1102.56	1102.56	1438.51	1438.51	1438.51
Renta	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67
Comision	162.07	162.07	162.07	162.07	162.07	162.07
НОА	402.58	402.58	402.58	402.58	402.58	402.58
Seguro	84.48	84.48	84.48	84.48	84.48	84.48
Impuesto Propiedad	351.98	351.98	351.98	351.98	351.98	351.98
Venta	233786.9	267382.26	200191.55	233786.9	267382.26	200191.55
Prepayment Penalty	3343.41	3343.41	3343.41	3237.29	3237.29	3237.29
Cancelacion Mortgage	167170.38	167170.38	167170.38	161864.65	161864.65	161864.65
Impuesto Ganancias	2894.01	9949.04	0.0	3183.9	10238.92	0.0
Rendimiento USD	10887.01	37427.34	-19814.33	11977.53	38517.86	-18433.93
Capital	98018.2	98018.2	98018.2	105409.19	105409.19	105409.19
Rendimiento%	11.11	38.18	-20.21	11.36	36.54	-17.49
TIR	23.61	81.52	-42.59	25.01	80.98	-38.02

Base 30y Base 15y

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-42237.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67
Comision	0.0	0.0	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07
Cuota	0.0	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56
НОА	0.0	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58
Seguro	0.0	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48
Impuesto Propiedad	0.0	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	233786.9
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-3343.41
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-167170.38
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2894.01
Flujo Neto	-42237.6	-1941.6	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	59896.11

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-42237.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67
Comision	0.0	0.0	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07
Cuota	0.0	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51
НОА	0.0	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58
Seguro	0.0	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48
Impuesto Propiedad	0.0	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	233786.9
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-3237.29
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-161864.65
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-3183.9
Flujo Neto	-42237.6	-2277.55	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	64682.12

Optimista 15y Optimista 30y

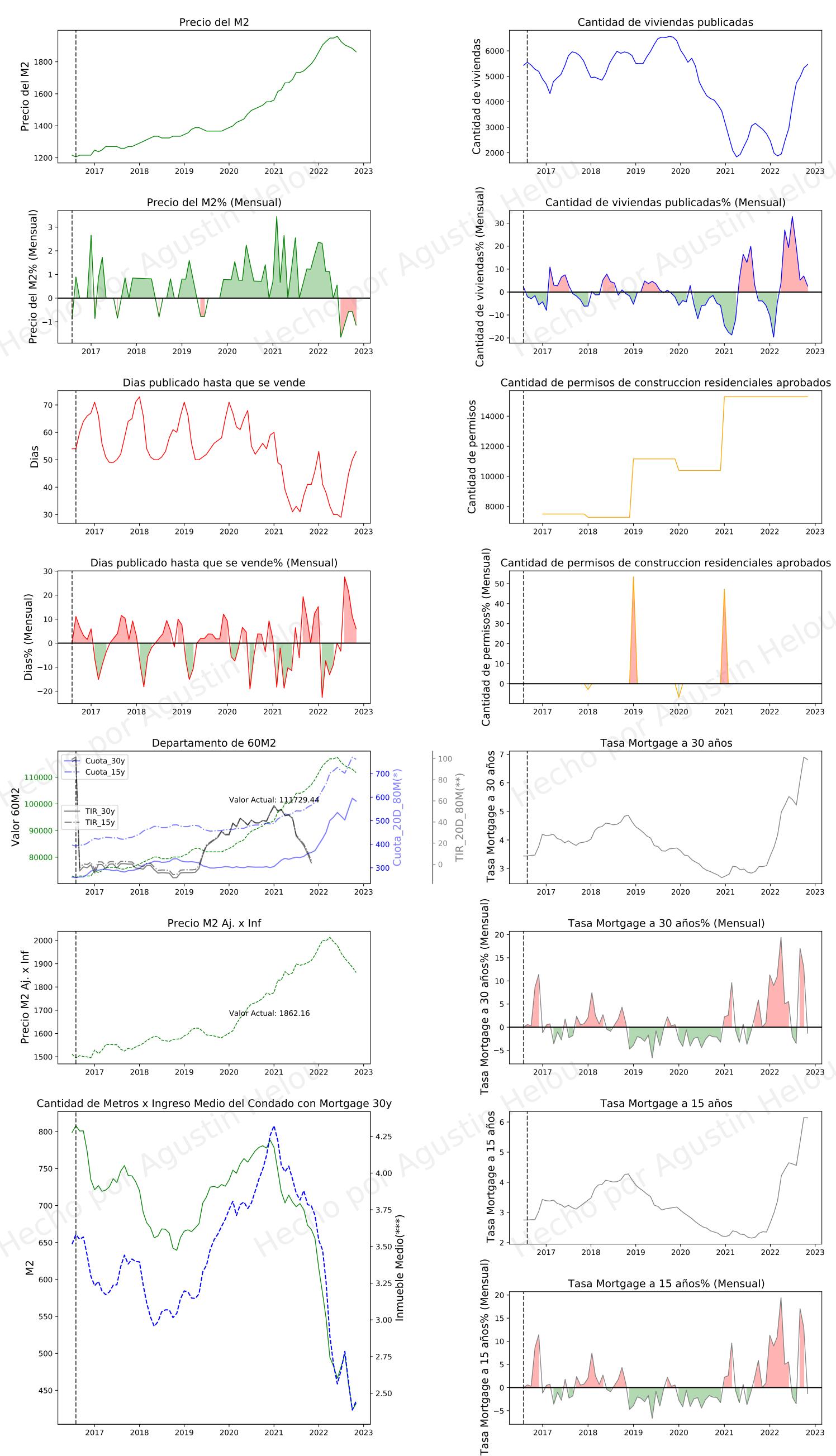
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-42237.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67
Comision	0.0	0.0	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07
Cuota	0.0	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56
НОА	0.0	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58
Seguro	0.0	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48
Impuesto Propiedad	0.0	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	267382.26
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-3343.41
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-167170.38
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-9949.04
Flujo Neto	-42237.6	-1941.6	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	86436.44

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-42237.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67
Comision	0.0	0.0	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07
Cuota	0.0	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51
НОА	0.0	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58
Seguro	0.0	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48
Impuesto Propiedad	0.0	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	267382.26
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-3237.29
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-161864.65
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-10238.92
Flujo Neto	-42237.6	-2277.55	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	91222.45

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-42237.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67
Comision	0.0	0.0	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07
Cuota	0.0	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56	-1102.56
НОА	0.0	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58
Seguro	0.0	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48
Impuesto Propiedad	0.0	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	200191.55
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-3343.41
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-167170.38
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-42237.6	-1941.6	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	-482.99	29194.77

Flujo Neto	-42237.6	-2277.55	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	91222.45		
						Pes	simista 1	L5y							
Sc.	0	0 1 2 3 4 5 6 7 8 9 10 11 12													
								,							
Downpayment	-42237.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Renta	0.0	0.0	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67	1620.67		
Comision	0.0	0.0	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07	-162.07		
Cuota	0.0	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51	-1438.51		
НОА	0.0	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58	-402.58		
Seguro	0.0	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48	-84.48		
Impuesto Propiedad	0.0	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98	-351.98		
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	200191.55		
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-3237.29		
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-161864.65		
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Flujo Neto	-42237.6	-2277.55	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	-818.94	34270.67		

### Condado de Bexar



## **Hipotetico de Bexar**

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	111729.44	111729.44	111729.44	111729.44	111729.44	111729.44
Downpayment	22345.89	22345.89	22345.89	22345.89	22345.89	22345.89
Mortgage	89383.55	89383.55	89383.55	89383.55	89383.55	89383.55
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	583.31	583.31	583.31	761.05	761.05	761.05
Renta	850.19	850.19	850.19	850.19	850.19	850.19
Comision	85.02	85.02	85.02	85.02	85.02	85.02
HOA	306.27	306.27	306.27	306.27	306.27	306.27
Seguro	44.69	44.69	44.69	44.69	44.69	44.69
Impuesto Propiedad	186.22	186.22	186.22	186.22	186.22	186.22
Venta	121142.9	127164.42	115121.39	121142.9	127164.42	115121.39
Prepayment Penalty	1768.84	1768.84	1768.84	1712.7	1712.7	1712.7
Cancelacion Mortgage	88441.82	88441.82	88441.82	85634.81	85634.81	85634.81
Impuesto Ganancias	747.04	2011.56	0.0	900.4	2164.92	0.0
Rendimiento USD	2810.29	7567.29	-2464.19	3387.23	8144.23	-1733.88
Capital	54039.19	54039.19	54039.19	57949.4	57949.4	57949.4
Rendimiento%	5.2	14.0	-4.56	5.85	14.05	-2.99
TIR	11.26	30.39	-9.84	13.07	31.54	-6.66

Base 15y Base 30y

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-22345.89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19
Comision	0.0	0.0	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02
Cuota	0.0	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31
НОА	0.0	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27
Seguro	0.0	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69
Impuesto Propiedad	0.0	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	121142.9
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1768.84
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-88441.82
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-747.04
Flujo Neto	-22345.89	-1120.49	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	29829.88

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-22345.89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19
Comision	0.0	0.0	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02
Cuota	0.0	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05
HOA	0.0	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27
Seguro	0.0	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69
Impuesto Propiedad	0.0	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	121142.9
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1712.7
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-85634.81
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-900.4
Flujo Neto	-22345.89	-1298.23	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	32361.93

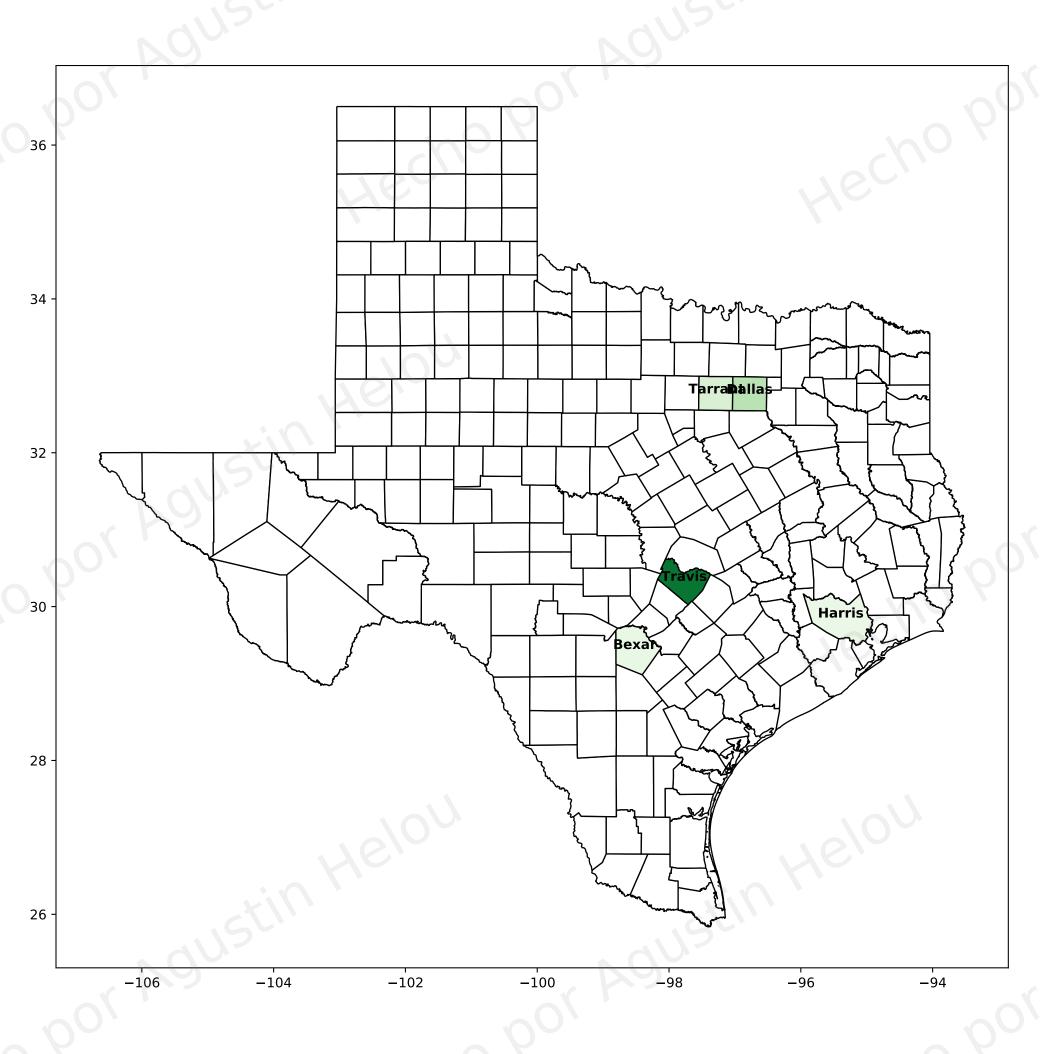
Optimista 30y

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-22345.89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19
Comision	0.0	0.0	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02
Cuota	0.0	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31
НОА	0.0	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27
Seguro	0.0	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69
Impuesto Propiedad	0.0	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	127164.42
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1768.84
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-88441.82
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2011.56
Flujo Neto	-22345.89	-1120.49	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	34586.88
·	·												

						Opt	imista I	15y					
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-22345.89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19
Comision	0.0	0.0	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02
Cuota	0.0	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05
НОА	0.0	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27
Seguro	0.0	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69
Impuesto Propiedad	0.0	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	127164.42
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1712.7
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-85634.81
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2164.92
Flujo Neto	-22345.89	-1298.23	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	37118.93

	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-22345.89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19
Comision	0.0	0.0	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02
Cuota	0.0	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31	-583.31
НОА	0.0	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27
Seguro	0.0	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69
Impuesto Propiedad	0.0	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	115121.39
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1768.84
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-88441.82
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-22345.89	-1120.49	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	-355.32	24555.41

Flujo Neto	-22345.89	-1298.23	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	37118.93
						Pes	imista 1	L5v					
							<b>N</b> (	L5y					
	0	1	2	3	4	5	6	7	8	9	10	11	12
Downpayment	-22345.89	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Renta	0.0	0.0	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19	850.19
Comision	0.0	0.0	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02	-85.02
Cuota	0.0	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05	-761.05
HOA	0.0	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27	-306.27
Seguro	0.0	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69	-44.69
Impuesto Propiedad	0.0	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22	-186.22
Venta	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	115121.39
Prepayment Penalty	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-1712.7
Cancelacion Mortgage	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-85634.81
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Flujo Neto	-22345.89	-1298.23	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	-533.06	27240.82



3250 - 3000 - 2500 - 2250 - 1750

- 3500

(\*) Valor de la cuota con 20% downpayment y 80% mortgage (\*\*) TIR comprando 20% downpayment y 80% mortgage, alquilo 12 meses, luego lo vendo y cancelo mortgage (\*\*\*) (Cantidad de Metros x Ingreso Medio del Condado con Mortgage 30y)/Tamano\_Medio\_Viviendas\_Publicadas