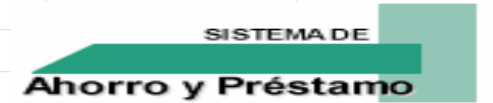




RICARDO AUDINO DÍAZ RODRÍGUEZ  
AGENTE AUTORIZADO



Plan 2/4 (2 años de ahorro y 4 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	35% ahorro Monto del Ahorro	65% Monto del Préstamo
1,000,000.00	16,250.00	16,180.00	350,000.00	650,000.00
10,000,000.00	162,500.00	161,800.00	3,500,000.00	6,500,000.00
15,000,000.00	243,750.00	242,700.00	5,250,000.00	9,750,000.00
20,000,000.00	325,000.00	323,600.00	7,000,000.00	13,000,000.00
25,000,000.00	406,250.00	404,500.00	8,750,000.00	16,250,000.00
50,000,000.00	812,500.00	809,000.00	17,500,000.00	32,500,000.00
55,000,000.00	893,750.00	889,900.00	19,250,000.00	35,750,000.00
<b>62,000,000.00</b>	<b>1,007,500.00</b>	<b>1,003,160.00</b>	<b>21,700,000.00</b>	<b>40,300,000.00</b>
65,000,000.00	1,056,250.00	1,051,700.00	22,750,000.00	42,250,000.00
75,000,000.00	1,218,750.00	1,213,500.00	26,250,000.00	48,750,000.00
85,000,000.00	1,381,250.00	1,375,300.00	29,750,000.00	55,250,000.00
95,000,000.00	1,543,750.00	1,537,100.00	33,250,000.00	61,750,000.00
100,000,000.00	1,625,000.00	1,618,000.00	35,000,000.00	65,000,000.00

Plan 3/6 (3 años de ahorro y 6 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	30% ahorro Monto del Ahorro	70% Monto del Préstamo
1,000,000.00	9,445.00	12,620.00	300,000.00	700,000.00
10,000,000.00	94,450.00	126,200.00	3,000,000.00	7,000,000.00
15,000,000.00	141,675.00	189,300.00	4,500,000.00	10,500,000.00
20,000,000.00	188,900.00	252,400.00	6,000,000.00	14,000,000.00
25,000,000.00	236,125.00	315,500.00	7,500,000.00	17,500,000.00
50,000,000.00	472,250.00	631,000.00	15,000,000.00	35,000,000.00
55,000,000.00	519,475.00	694,100.00	16,500,000.00	38,500,000.00
<b>62,000,000.00</b>	<b>585,590.00</b>	<b>782,440.00</b>	<b>18,600,000.00</b>	<b>43,400,000.00</b>
65,000,000.00	613,925.00	820,300.00	19,500,000.00	45,500,000.00
75,000,000.00	708,375.00	946,500.00	22,500,000.00	52,500,000.00
85,000,000.00	802,825.00	1,072,700.00	25,500,000.00	59,500,000.00
95,000,000.00	897,275.00	1,198,900.00	28,500,000.00	66,500,000.00
100,000,000.00	944,500.00	1,262,000.00	30,000,000.00	70,000,000.00

Plan 4/7 (4 años de ahorro y 7 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	25% ahorro Monto del Ahorro	75% Monto del Préstamo
1,000,000.00	6,042.00	12,070.00	250,000.00	750,000.00
10,000,000.00	60,420.00	120,700.00	2,500,000.00	7,500,000.00
15,000,000.00	90,630.00	181,050.00	3,750,000.00	11,250,000.00
20,000,000.00	120,840.00	241,400.00	5,000,000.00	15,000,000.00
25,000,000.00	151,050.00	301,750.00	6,250,000.00	18,750,000.00
50,000,000.00	302,100.00	603,500.00	12,500,000.00	37,500,000.00
55,000,000.00	332,310.00	663,850.00	13,750,000.00	41,250,000.00
<b>62,000,000.00</b>	<b>374,604.00</b>	<b>748,340.00</b>	<b>15,500,000.00</b>	<b>46,500,000.00</b>
65,000,000.00	392,730.00	784,550.00	16,250,000.00	48,750,000.00
75,000,000.00	453,150.00	905,250.00	18,750,000.00	56,250,000.00
85,000,000.00	513,570.00	1,025,950.00	21,250,000.00	63,750,000.00
95,000,000.00	573,990.00	1,146,650.00	23,750,000.00	71,250,000.00
100,000,000.00	604,200.00	1,207,000.00	25,000,000.00	75,000,000.00

Plan 5/8 (5 años de ahorro y 8 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	25% ahorro Monto del Ahorro	75% Monto del Préstamo
1,000,000.00	4,834.00	10,990.00	250,000.00	750,000.00
10,000,000.00	48,340.00	109,900.00	2,500,000.00	7,500,000.00
15,000,000.00	72,510.00	164,850.00	3,750,000.00	11,250,000.00
20,000,000.00	96,680.00	219,800.00	5,000,000.00	15,000,000.00
25,000,000.00	120,850.00	274,750.00	6,250,000.00	18,750,000.00
50,000,000.00	241,700.00	549,500.00	12,500,000.00	37,500,000.00
55,000,000.00	265,870.00	604,450.00	13,750,000.00	41,250,000.00
<b>62,000,000.00</b>	<b>299,708.00</b>	<b>681,380.00</b>	<b>15,500,000.00</b>	<b>46,500,000.00</b>
65,000,000.00	314,210.00	714,350.00	16,250,000.00	48,750,000.00
75,000,000.00	362,550.00	824,250.00	18,750,000.00	56,250,000.00
85,000,000.00	410,890.00	934,150.00	21,250,000.00	63,750,000.00
95,000,000.00	459,230.00	1,044,050.00	23,750,000.00	71,250,000.00
100,000,000.00	483,400.00	1,099,000.00	25,000,000.00	75,000,000.00

Tel./Fax 224-28-67; Servicio al Cliente: 383-68-69

Horario de Oficina: Lunes a Viernes, 8 a.m – 5 p.m (jornada continua); Sábados, 9 a.m – 1 p.m

Dirección: 100 N. de Residencias Estudiantiles, UCR. San Pedro, Montes de Oca

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Plan 6/9 (6 años de ahorro y 9 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	25% ahorro Monto del Ahorro	75% Monto del Préstamo
1,000,000.00	4,028.00	10,164.00	250,000.00	750,000.00
10,000,000.00	40,280.00	101,640.00	2,500,000.00	7,500,000.00
15,000,000.00	60,420.00	152,460.00	3,750,000.00	11,250,000.00
20,000,000.00	80,560.00	203,280.00	5,000,000.00	15,000,000.00
25,000,000.00	100,700.00	254,100.00	6,250,000.00	18,750,000.00
50,000,000.00	201,400.00	508,200.00	12,500,000.00	37,500,000.00
55,000,000.00	221,540.00	559,020.00	13,750,000.00	41,250,000.00
<b>62,000,000.00</b>	<b>249,736.00</b>	<b>630,168.00</b>	<b>15,500,000.00</b>	<b>46,500,000.00</b>
65,000,000.00	261,820.00	660,660.00	16,250,000.00	48,750,000.00
75,000,000.00	302,100.00	762,300.00	18,750,000.00	56,250,000.00
85,000,000.00	342,380.00	863,940.00	21,250,000.00	63,750,000.00
95,000,000.00	382,660.00	965,580.00	23,750,000.00	71,250,000.00
100,000,000.00	402,800.00	1,016,400.00	25,000,000.00	75,000,000.00

Plan 7/10 (7 años de ahorro y 10 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	25% ahorro Monto del Ahorro	75% Monto del Préstamo
1,000,000.00	3,453.00	9,505.00	250,000.00	750,000.00
10,000,000.00	34,530.00	95,050.00	2,500,000.00	7,500,000.00
15,000,000.00	51,795.00	142,575.00	3,750,000.00	11,250,000.00
20,000,000.00	69,060.00	190,100.00	5,000,000.00	15,000,000.00
25,000,000.00	86,325.00	237,625.00	6,250,000.00	18,750,000.00
50,000,000.00	172,650.00	475,250.00	12,500,000.00	37,500,000.00
55,000,000.00	189,915.00	522,775.00	13,750,000.00	41,250,000.00
<b>62,000,000.00</b>	<b>214,086.00</b>	<b>589,310.00</b>	<b>15,500,000.00</b>	<b>46,500,000.00</b>
65,000,000.00	224,445.00	617,825.00	16,250,000.00	48,750,000.00
75,000,000.00	258,975.00	712,875.00	18,750,000.00	56,250,000.00
85,000,000.00	293,505.00	807,925.00	21,250,000.00	63,750,000.00
95,000,000.00	328,035.00	902,975.00	23,750,000.00	71,250,000.00
100,000,000.00	345,300.00	950,500.00	25,000,000.00	75,000,000.00

Plan 8/11 (8 años de ahorro y 11 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	25% ahorro Monto del Ahorro	75% Monto del Préstamo
1,000,000.00	3,021.00	8,975.00	250,000.00	750,000.00
10,000,000.00	30,210.00	89,750.00	2,500,000.00	7,500,000.00
15,000,000.00	45,315.00	134,625.00	3,750,000.00	11,250,000.00
20,000,000.00	60,420.00	179,500.00	5,000,000.00	15,000,000.00
25,000,000.00	75,525.00	224,375.00	6,250,000.00	18,750,000.00
50,000,000.00	151,050.00	448,750.00	12,500,000.00	37,500,000.00
55,000,000.00	166,155.00	493,625.00	13,750,000.00	41,250,000.00
<b>62,000,000.00</b>	<b>187,302.00</b>	<b>556,450.00</b>	<b>15,500,000.00</b>	<b>46,500,000.00</b>
65,000,000.00	196,365.00	583,375.00	16,250,000.00	48,750,000.00
75,000,000.00	226,575.00	673,125.00	18,750,000.00	56,250,000.00
85,000,000.00	256,785.00	762,875.00	21,250,000.00	63,750,000.00
95,000,000.00	286,995.00	852,625.00	23,750,000.00	71,250,000.00
100,000,000.00	302,100.00	897,500.00	25,000,000.00	75,000,000.00

Plan 9/12 (9 años de ahorro y 12 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	25% ahorro Monto del Ahorro	75% Monto del Préstamo
1,000,000.00	2,686.00	8,540.00	250,000.00	750,000.00
10,000,000.00	26,860.00	85,400.00	2,500,000.00	7,500,000.00
15,000,000.00	40,290.00	128,100.00	3,750,000.00	11,250,000.00
20,000,000.00	53,720.00	170,800.00	5,000,000.00	15,000,000.00
25,000,000.00	67,150.00	213,500.00	6,250,000.00	18,750,000.00
50,000,000.00	134,300.00	427,000.00	12,500,000.00	37,500,000.00
55,000,000.00	147,730.00	469,700.00	13,750,000.00	41,250,000.00
<b>62,000,000.00</b>	<b>166,532.00</b>	<b>529,480.00</b>	<b>15,500,000.00</b>	<b>46,500,000.00</b>
65,000,000.00	174,590.00	555,100.00	16,250,000.00	48,750,000.00
75,000,000.00	201,450.00	640,500.00	18,750,000.00	56,250,000.00
85,000,000.00	228,310.00	725,900.00	21,250,000.00	63,750,000.00
95,000,000.00	255,170.00	811,300.00	23,750,000.00	71,250,000.00
100,000,000.00	268,600.00	854,000.00	25,000,000.00	75,000,000.00

Plan 10/12 (10 años de ahorro y 12 para cancelar el préstamo)				
Monto Suscrito	Cuota de Ahorro	Cuota de Cancelación	25% ahorro Monto del Ahorro	75% Monto del Préstamo
1,000,000.00	2,417.00	8,540.00	250,000.00	750,000.00
10,000,000.00	24,170.00	85,400.00	2,500,000.00	7,500,000.00
15,000,000.00	36,255.00	128,100.00	3,750,000.00	11,250,000.00
20,000,000.00	48,340.00	170,800.00	5,000,000.00	15,000,000.00
25,000,000.00	60,425.00	213,500.00	6,250,000.00	18,750,000.00
50,000,000.00	120,850.00	427,000.00	12,500,000.00	37,500,000.00
55,000,000.00	132,935.00	469,700.00	13,750,000.00	41,250,000.00
<b>62,000,000.00</b>	<b>149,854.00</b>	<b>529,480.00</b>	<b>15,500,000.00</b>	<b>46,500,000.00</b>
65,000,000.00	157,105.00	555,100.00	16,250,000.00	48,750,000.00
75,000,000.00	181,275.00	640,500.00	18,750,000.00	56,250,000.00
85,000,000.00	205,445.00	725,900.00	21,250,000.00	63,750,000.00
95,000,000.00	229,615.00	811,300.00	23,750,000.00	71,250,000.00
100,000,000.00	241,700.00	854,000.00	25,000,000.00	75,000,000.00





**RICARDO AUDINO DÍAZ RODRÍGUEZ**  
**AGENTE AUTORIZADO**



### **PLANES AVANZADOS**

Con este sistema, tiene la oportunidad de madurar su plan en la mitad del tiempo, ahorrando año y medio en el plan 3-6 y dos años en el plan 4-7.  
En el plan 3-6 tiene la posibilidad de ahorrar durante 6 meses (sin ningún atraso) y solicitar el anticipo de los 12 meses restantes.  
En el plan 4-7 tiene la posibilidad de ahorrar durante 12 meses (sin ningún atraso) y solicitar el anticipo de los 12 meses restantes.  
Por los meses de anticipo, la tasa de interés a pagar es la de mercado conforme al Banco Nacional y los años restantes al 9% anual fijo.

#### **PLAN 3-6**

<b>MONTO</b>	<b>CANCELACIÓN DE CONTADO</b>	<b>MESES A CANCELAR</b>	<b>CUOTA AHORRO</b>	<b>MONTO DE AHORRO (30%)</b>	<b>PRÉSTAMO (70%)</b>	<b>CANCELACIÓN PRÉSTAMO (70%)</b>
1,000,000.00	200,000.00	18 meses	9,445.00	300,000.00	700,000.00	12,620.00
5,000,000.00	1,000,000.00	18 meses	47,225.00	1,500,000.00	3,500,000.00	63,100.00
10,000,000.00	2,000,000.00	18 meses	94,450.00	3,000,000.00	7,000,000.00	126,200.00
15,000,000.00	3,000,000.00	18 meses	141,675.00	4,500,000.00	10,500,000.00	189,300.00
20,000,000.00	4,000,000.00	18 meses	188,900.00	6,000,000.00	14,000,000.00	252,400.00
25,000,000.00	5,000,000.00	18 meses	236,125.00	7,500,000.00	17,500,000.00	315,500.00
30,000,000.00	6,000,000.00	18 meses	283,350.00	9,000,000.00	21,000,000.00	378,600.00
40,000,000.00	8,000,000.00	18 meses	377,800.00	12,000,000.00	28,000,000.00	504,800.00
50,000,000.00	10,000,000.00	18 meses	472,250.00	15,000,000.00	35,000,000.00	631,000.00

#### **PLAN 4-7**

<b>MONTO</b>	<b>CANCELACIÓN DE CONTADO</b>	<b>MESES A CANCELAR</b>	<b>CUOTA AHORRO</b>	<b>MONTO DE AHORRO (25%)</b>	<b>PRÉSTAMO (75%)</b>	<b>CANCELACIÓN PRÉSTAMO (75%)</b>
1,000,000.00	175,000.00	24 meses	6,042.00	250,000.00	750,000.00	12,070.00
5,000,000.00	875,000.00	24 meses	30,210.00	1,250,000.00	3,750,000.00	60,350.00
10,000,000.00	1,750,000.00	24 meses	60,420.00	2,500,000.00	7,500,000.00	120,700.00
15,000,000.00	2,625,000.00	24 meses	90,630.00	3,750,000.00	11,250,000.00	181,050.00
20,000,000.00	3,500,000.00	24 meses	120,840.00	5,000,000.00	15,000,000.00	241,400.00
25,000,000.00	4,375,000.00	24 meses	151,050.00	6,250,000.00	18,750,000.00	301,750.00
30,000,000.00	5,250,000.00	24 meses	181,260.00	7,500,000.00	22,500,000.00	362,100.00
40,000,000.00	7,000,000.00	24 meses	241,680.00	10,000,000.00	30,000,000.00	482,800.00
50,000,000.00	8,750,000.00	24 meses	302,100.00	12,500,000.00	37,500,000.00	603,500.00

Tel./Fax 224-28-67; Servicio al Cliente: 383-68-69

Horario de Oficina: Lunes a Viernes, 8 a.m – 5 p.m (jornada continua); Sábados, 9 a.m – 1 p.m

Dirección: 100 N, de Residencias Estudiantiles, UCR. San Pedro, Montes de Oca

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**RICARDO AUDINO DÍAZ RODRÍGUEZ**  
**AGENTE AUTORIZADO**



**PLANES MADUROS**

Este sistema consiste en cancelar €460,000,00 o €410,000,00 por millón comprado y cancelar el préstamo en 6 ó 7 años.  
Se deben cancelar los gastos de formalización de crédito y avalúo que serian aproximadamente 60,000,00 por millón.

**PLAN 3-6**

<b>MONTO</b>	<b>CANCELACIÓN DE CONTADO</b>	<b>REINTEGRAN (30%)</b>	<b>SE PRESTA (70%)</b>	<b>CUOTA MENSUAL</b>
1,000,000.00	460,000.00	300,000.00	700,000.00	12,620.00
5,000,000.00	2,300,000.00	1,500,000.00	3,500,000.00	63,100.00
10,000,000.00	4,600,000.00	3,000,000.00	7,000,000.00	126,200.00
15,000,000.00	6,900,000.00	4,500,000.00	10,500,000.00	189,300.00
20,000,000.00	9,200,000.00	6,000,000.00	14,000,000.00	252,400.00
25,000,000.00	11,500,000.00	7,500,000.00	17,500,000.00	315,500.00
30,000,000.00	13,800,000.00	9,000,000.00	21,000,000.00	378,600.00

**PLAN 4-7**

<b>MONTO</b>	<b>CANCELACIÓN DE CONTADO</b>	<b>REINTEGRAN (25%)</b>	<b>SE PRESTA (75%)</b>	<b>CUOTA MENSUAL</b>
1,000,000.00	410,000.00	250,000.00	750,000.00	12,070.00
5,000,000.00	2,050,000.00	1,250,000.00	3,750,000.00	60,350.00
10,000,000.00	4,100,000.00	2,500,000.00	7,500,000.00	120,700.00
15,000,000.00	6,150,000.00	3,750,000.00	11,250,000.00	181,050.00
20,000,000.00	8,200,000.00	5,000,000.00	15,000,000.00	241,400.00
25,000,000.00	10,250,000.00	6,250,000.00	18,750,000.00	301,750.00
30,000,000.00	12,300,000.00	7,500,000.00	22,500,000.00	362,100.00

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**RICARDO AUDINO DÍAZ RODRÍGUEZ**  
**AGENTE AUTORIZADO**

SISTEMA DE  
**Ahorro y Préstamo**

Esto demuestra el reajuste a cancelar por los cambios de plan de un 10-12 a cualquiera de los planes existentes con excepción del 2-4.

<b>Cuota Minima</b>	<b>Nuevo Plan</b>	<b>Suma a Girar al Invu por cada Millón</b>	<b>Nueva Cuota por Millón</b>
18 meses	3-6	138,521.90	9,445.00
24 meses	4-7	97,875.00	6,042.00
30 meses	5-8	83,749.05	4,834.00
36 meses	6-9	68,725.30	4,028.00
42 meses	7-10	52,867.10	3,453.00
48 meses	8-11	36,095.05	3,021.00
54 meses	9-12	19,209.15	2,686.00

La suma a girar por el cambio de plan corresponde a la diferencia de ahorro entre el plan 10-12 y el nuevo plan aunado el interés correspondiente. El tiempo ideal para realizar su cambio corresponde a la mitad de tiempo de su nuevo plan, por lo que al realizar el cambio pasado este tiempo le favorecería en el monto de ajuste y no en tiempo.

Tel./Fax 224-28-67; Servicio al Cliente: 383-68-69

Horario de Oficina: Lunes a Viernes, 8 a.m – 5 p.m (jornada continua); Sábados, 9 a.m – 1 p.m

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