

**PROSPETTO N. 1)**

TRIBUNALE CIVILE DI LANCIANO

PROCEDURA DI COMPOSIZIONE DELLA CRISI DA SOVRAINDEBITAMENTO N. 4/2019 R.G.

Denominazione dell'Organismo di Composizione della Crisi da sovraindebitamento: "Associazione OCC Commercialisti Associati", iscritto al n. 39 del registro di cui all'art. 3 del D.M. 202/2014 – Referente dott. LUCA PELAGATTI.

Gestore del Procedimento: Dott. Pierluigi Di Teodoro – nominato con provvedimento del referente OCC in data 22/02/2019.

Denominazione dei soggetti proponenti l'ammissione alla procedura di composizione della crisi da sovraindebitamento: SIG.

**DATI IDENTIFICATIVI RAPPORTO CONTRATTUALE DA CUI SCATURISCE IL DEBITO**

CONTRATTO DI MUTUO AI SENSI DEGLI ARTT. 38 E SEGUENTI DEL D.LGS. N. 385/1993 DEL 30/05/2006, ROGITO NOTAIO PAOLO FERRARI IN LANCIANO, REPERTORIO N. 3733, RACCOLTA N. 1179.

PARTE FINANZIATRICE / CREDITICE: INTESA SANPAOLO S.P.A. - ATTUALE TITOLARE DEL CREDITO: PENELOPE SPV S.r.l., C.F. N. 04934510266 in forza di contratto di cessione di crediti del 20 aprile 2018.

PARTE FINANZIATA / DEBITRICE e DATRICE DI IPOTECA:

PARTE TERZA DATRICE DI IPOTECA:

IMPORTO ORIGINARIO DEL MUTUO ACCORDATO ED EROGATO: EURO 130.000,00.

IMMOBILE OGGETTO DELLA GARANZIA IPOTECARIA: Unità immobiliare sita in Lanciano (CH) al viale Cappuccini n. 116 (ex 130/B)

**PROPOSTA**

IMPORTO DICHIARATO DAL CREDITORE CESSIONARIO "PENELOPE SPV S.r.l." CON ATTO DI INTERVENTO DEL 21/03/2019 NELLA PROCEDURA ESECUTIVA IMMOBILIARE N. 66/2018 R.G.E.: PARI A EURO 159.861,60 oltre interessi ed accessori, maturati e maturandi, dalla data del 21 febbraio 2019 al saldo.

PERCENTUALE DI CUI IL DEBITORE PROPONE IL PAGAMENTO: PARI AL 50%, PARI AD EURO 79.930,80 = (€159.861,60x50%), ARROTONDATO AD EURO 80.000,00.

PROPOSTA DI RINEGOZIAZIONE DEL TASSO DI INTERESSE PARI AL 1,00% NOMINALE ANNUO IN SOSTITUZIONE DEL TAN FISSO CONTRATTUALE DEL 5,350% CHE RISULTA PALESEMENTE ABNORME RISPETTO ALLE VIGENTI CONDIZIONI DI MERCATO.

MODALITA' DI PAGAMENTO DEL DEBITO RISTRUTTURATO DI EURO 80.000,00:

IN 20 ANNI, MEDIANTE NR. 240 RATE MENSILI DI AMMORTAMENTO DELL'IMPORTO UNITARIO DI EURO 367,92 COSTITUITE DA UNA QUOTA DI RIMBORSO DEL DEBITO CAPITALE RISTRUTTURATO, E DI UNA QUOTA DI INTERESSI CALCOLATI AL TASSO NOMINALE ANNUO RIDETERMINATO PARI AL 1,00%. IL TUTTO COME DA PIANO DETTAGLIATO DI RIMBORSO DI SEGUITO RIPRODOTTO, CON SCADENZA PRIMA RATA FISSATA AL 30/11/2020.

Mov	Scadenza	Tasso di interesse	Giorni mese	DIVISORE	Importo Rata	Quota Capitale	Quota Interessi	Debito Residuo
								80.000,00
1	30/11/2020	1,000%	30	360	367,92	301,25	66,67	79.698,75
2	31/12/2020	1,000%	30	360	367,92	301,50	66,42	79.397,25
3	31/01/2021	1,000%	30	360	367,92	301,75	66,16	79.095,50
4	28/02/2021	1,000%	30	360	367,92	302,00	65,91	78.793,50
5	31/03/2021	1,000%	30	360	367,92	302,25	65,66	78.491,24
6	30/04/2021	1,000%	30	360	367,92	302,51	65,41	78.188,74
7	31/05/2021	1,000%	30	360	367,92	302,76	65,16	77.885,98
8	30/06/2021	1,000%	30	360	367,92	303,01	64,90	77.582,97
9	31/07/2021	1,000%	30	360	367,92	303,26	64,65	77.279,71
10	31/08/2021	1,000%	30	360	367,92	303,52	64,40	76.976,19
11	30/09/2021	1,000%	30	360	367,92	303,77	64,15	76.672,42
12	31/10/2021	1,000%	30	360	367,92	304,02	63,89	76.368,40
13	30/11/2021	1,000%	30	360	367,92	304,28	63,64	76.064,12
14	31/12/2021	1,000%	30	360	367,92	304,53	63,39	75.759,60
15	31/01/2022	1,000%	30	360	367,92	304,78	63,13	75.454,81
16	28/02/2022	1,000%	30	360	367,92	305,04	62,88	75.149,78
17	31/03/2022	1,000%	30	360	367,92	305,29	62,62	74.844,49
18	30/04/2022	1,000%	30	360	367,92	305,55	62,37	74.538,94
19	31/05/2022	1,000%	30	360	367,92	305,80	62,12	74.233,14
20	30/06/2022	1,000%	30	360	367,92	306,05	61,86	73.927,09
21	31/07/2022	1,000%	30	360	367,92	306,31	61,61	73.620,78
22	31/08/2022	1,000%	30	360	367,92	306,56	61,35	73.314,21
23	30/09/2022	1,000%	30	360	367,92	306,82	61,10	73.007,39
24	31/10/2022	1,000%	30	360	367,92	307,08	60,84	72.700,32
25	30/11/2022	1,000%	30	360	367,92	307,33	60,58	72.392,98
26	31/12/2022	1,000%	30	360	367,92	307,59	60,33	72.085,40
27	31/01/2023	1,000%	30	360	367,92	307,84	60,07	71.777,55
28	28/02/2023	1,000%	30	360	367,92	308,10	59,81	71.469,45
29	31/03/2023	1,000%	30	360	367,92	308,36	59,56	71.161,09
30	30/04/2023	1,000%	30	360	367,92	308,61	59,30	70.852,48
31	31/05/2023	1,000%	30	360	367,92	308,87	59,04	70.543,61
32	30/06/2023	1,000%	30	360	367,92	309,13	58,79	70.234,48
33	31/07/2023	1,000%	30	360	367,92	309,39	58,53	69.925,09
34	31/08/2023	1,000%	30	360	367,92	309,64	58,27	69.615,45
35	30/09/2023	1,000%	30	360	367,92	309,90	58,01	69.305,55
36	31/10/2023	1,000%	30	360	367,92	310,16	57,75	68.995,38
37	30/11/2023	1,000%	30	360	367,92	310,42	57,50	68.684,96
38	31/12/2023	1,000%	30	360	367,92	310,68	57,24	68.374,29
39	31/01/2024	1,000%	30	360	367,92	310,94	56,98	68.063,35
40	29/02/2024	1,000%	30	360	367,92	311,20	56,72	67.752,15
41	31/03/2024	1,000%	30	360	367,92	311,46	56,46	67.440,70
42	30/04/2024	1,000%	30	360	367,92	311,71	56,20	67.128,98
43	31/05/2024	1,000%	30	360	367,92	311,97	55,94	66.817,01
44	30/06/2024	1,000%	30	360	367,92	312,23	55,68	66.504,77
45	31/07/2024	1,000%	30	360	367,92	312,49	55,42	66.192,28
46	31/08/2024	1,000%	30	360	367,92	312,76	55,16	65.879,52
47	30/09/2024	1,000%	30	360	367,92	313,02	54,90	65.566,51
48	31/10/2024	1,000%	30	360	367,92	313,28	54,64	65.253,23
49	30/11/2024	1,000%	30	360	367,92	313,54	54,38	64.939,69
50	31/12/2024	1,000%	30	360	367,92	313,80	54,12	64.625,90
51	31/01/2025	1,000%	30	360	367,92	314,06	53,85	64.311,83

52	28/02/2025	1,000%	30	360	367,92	314,32	53,59	63.997,51
53	31/03/2025	1,000%	30	360	367,92	314,58	53,33	63.682,93
54	30/04/2025	1,000%	30	360	367,92	314,85	53,07	63.368,08
55	31/05/2025	1,000%	30	360	367,92	315,11	52,81	63.052,97
56	30/06/2025	1,000%	30	360	367,92	315,37	52,54	62.737,60
57	31/07/2025	1,000%	30	360	367,92	315,63	52,28	62.421,97
58	31/08/2025	1,000%	30	360	367,92	315,90	52,02	62.106,07
59	30/09/2025	1,000%	30	360	367,92	316,16	51,76	61.789,91
60	31/10/2025	1,000%	30	360	367,92	316,42	51,49	61.473,49
61	30/11/2025	1,000%	30	360	367,92	316,69	51,23	61.156,80
62	31/12/2025	1,000%	30	360	367,92	316,95	50,96	60.839,85
63	31/01/2026	1,000%	30	360	367,92	317,22	50,70	60.522,63
64	28/02/2026	1,000%	30	360	367,92	317,48	50,44	60.205,15
65	31/03/2026	1,000%	30	360	367,92	317,74	50,17	59.887,41
66	30/04/2026	1,000%	30	360	367,92	318,01	49,91	59.569,40
67	31/05/2026	1,000%	30	360	367,92	318,27	49,64	59.251,12
68	30/06/2026	1,000%	30	360	367,92	318,54	49,38	58.932,58
69	31/07/2026	1,000%	30	360	367,92	318,80	49,11	58.613,78
70	31/08/2026	1,000%	30	360	367,92	319,07	48,84	58.294,71
71	30/09/2026	1,000%	30	360	367,92	319,34	48,58	57.975,37
72	31/10/2026	1,000%	30	360	367,92	319,60	48,31	57.655,77
73	30/11/2026	1,000%	30	360	367,92	319,87	48,05	57.335,90
74	31/12/2026	1,000%	30	360	367,92	320,14	47,78	57.015,77
75	31/01/2027	1,000%	30	360	367,92	320,40	47,51	56.695,36
76	28/02/2027	1,000%	30	360	367,92	320,67	47,25	56.374,69
77	31/03/2027	1,000%	30	360	367,92	320,94	46,98	56.053,76
78	30/04/2027	1,000%	30	360	367,92	321,20	46,71	55.732,55
79	31/05/2027	1,000%	30	360	367,92	321,47	46,44	55.411,08
80	30/06/2027	1,000%	30	360	367,92	321,74	46,18	55.089,34
81	31/07/2027	1,000%	30	360	367,92	322,01	45,91	54.767,33
82	31/08/2027	1,000%	30	360	367,92	322,28	45,64	54.445,06
83	30/09/2027	1,000%	30	360	367,92	322,54	45,37	54.122,51
84	31/10/2027	1,000%	30	360	367,92	322,81	45,10	53.799,70
85	30/11/2027	1,000%	30	360	367,92	323,08	44,83	53.476,62
86	31/12/2027	1,000%	30	360	367,92	323,35	44,56	53.153,27
87	31/01/2028	1,000%	30	360	367,92	323,62	44,29	52.829,65
88	29/02/2028	1,000%	30	360	367,92	323,89	44,02	52.505,75
89	31/03/2028	1,000%	30	360	367,92	324,16	43,75	52.181,59
90	30/04/2028	1,000%	30	360	367,92	324,43	43,48	51.857,16
91	31/05/2028	1,000%	30	360	367,92	324,70	43,21	51.532,46
92	30/06/2028	1,000%	30	360	367,92	324,97	42,94	51.207,49
93	31/07/2028	1,000%	30	360	367,92	325,24	42,67	50.882,25
94	31/08/2028	1,000%	30	360	367,92	325,51	42,40	50.556,73
95	30/09/2028	1,000%	30	360	367,92	325,78	42,13	50.230,95
96	31/10/2028	1,000%	30	360	367,92	326,06	41,86	49.904,89
97	30/11/2028	1,000%	30	360	367,92	326,33	41,59	49.578,56
98	31/12/2028	1,000%	30	360	367,92	326,60	41,32	49.251,96
99	31/01/2029	1,000%	30	360	367,92	326,87	41,04	48.925,09
100	28/02/2029	1,000%	30	360	367,92	327,14	40,77	48.597,95
101	31/03/2029	1,000%	30	360	367,92	327,42	40,50	48.270,53
102	30/04/2029	1,000%	30	360	367,92	327,69	40,23	47.942,84
103	31/05/2029	1,000%	30	360	367,92	327,96	39,95	47.614,88
104	30/06/2029	1,000%	30	360	367,92	328,24	39,68	47.286,64
105	31/07/2029	1,000%	30	360	367,92	328,51	39,41	46.958,13
106	31/08/2029	1,000%	30	360	367,92	328,78	39,13	46.629,35
107	30/09/2029	1,000%	30	360	367,92	329,06	38,86	46.300,29
108	31/10/2029	1,000%	30	360	367,92	329,33	38,58	45.970,96
109	30/11/2029	1,000%	30	360	367,92	329,61	38,31	45.641,35
110	31/12/2029	1,000%	30	360	367,92	329,88	38,03	45.311,47
111	31/01/2030	1,000%	30	360	367,92	330,16	37,76	44.981,32
112	28/02/2030	1,000%	30	360	367,92	330,43	37,48	44.650,88
113	31/03/2030	1,000%	30	360	367,92	330,71	37,21	44.320,18
114	30/04/2030	1,000%	30	360	367,92	330,98	36,93	43.989,20
115	31/05/2030	1,000%	30	360	367,92	331,26	36,66	43.657,94
116	30/06/2030	1,000%	30	360	367,92	331,53	36,38	43.326,40
117	31/07/2030	1,000%	30	360	367,92	331,81	36,11	42.994,59
118	31/08/2030	1,000%	30	360	367,92	332,09	35,83	42.662,51
119	30/09/2030	1,000%	30	360	367,92	332,36	35,55	42.330,14
120	31/10/2030	1,000%	30	360	367,92	332,64	35,28	41.997,50
121	30/11/2030	1,000%	30	360	367,92	332,92	35,00	41.664,59
122	31/12/2030	1,000%	30	360	367,92	333,19	34,72	41.331,39
123	31/01/2031	1,000%	30	360	367,92	333,47	34,44	40.997,92
124	28/02/2031	1,000%	30	360	367,92	333,75	34,16	40.664,17
125	31/03/2031	1,000%	30	360	367,92	334,03	33,89	40.330,14
126	30/04/2031	1,000%	30	360	367,92	334,31	33,61	39.995,83
127	31/05/2031	1,000%	30	360	367,92	334,59	33,33	39.661,25
128	30/06/2031	1,000%	30	360	367,92	334,86	33,05	39.326,38
129	31/07/2031	1,000%	30	360	367,92	335,14	32,77	38.991,24
130	31/08/2031	1,000%	30	360	367,92	335,42	32,49	38.655,82
131	30/09/2031	1,000%	30	360	367,92	335,70	32,21	38.320,11
132	31/10/2031	1,000%	30	360	367,92	335,98	31,93	37.984,13
133	30/11/2031	1,000%	30	360	367,92	336,26	31,65	37.647,87
134	31/12/2031	1,000%	30	360	367,92	336,54	31,37	37.311,33
135	31/01/2032	1,000%	30	360	367,92	336,82	31,09	36.974,50
136	29/02/2032	1,000%	30	360	367,92	337,10	30,81	36.637,40
137	31/03/2032	1,000%	30	360	367,92	337,38	30,53	36.300,02
138	30/04/2032	1,000%	30	360	367,92	337,67	30,25	35.962,35
139	31/05/2032	1,000%	30	360	367,92	337,95	29,97	35.624,41

140	30/06/2032	1,000%	30	360	367,92	338,23	29,69	35.286,18
141	31/07/2032	1,000%	30	360	367,92	338,51	29,41	34.947,67
142	31/08/2032	1,000%	30	360	367,92	338,79	29,12	34.608,87
143	30/09/2032	1,000%	30	360	367,92	339,07	28,84	34.269,80
144	31/10/2032	1,000%	30	360	367,92	339,36	28,56	33.930,44
145	30/11/2032	1,000%	30	360	367,92	339,64	28,28	33.590,80
146	31/12/2032	1,000%	30	360	367,92	339,92	27,99	33.250,88
147	31/01/2033	1,000%	30	360	367,92	340,21	27,71	32.910,67
148	28/02/2033	1,000%	30	360	367,92	340,49	27,43	32.570,18
149	31/03/2033	1,000%	30	360	367,92	340,77	27,14	32.229,41
150	30/04/2033	1,000%	30	360	367,92	341,06	26,86	31.888,35
151	31/05/2033	1,000%	30	360	367,92	341,34	26,57	31.547,01
152	30/06/2033	1,000%	30	360	367,92	341,63	26,29	31.205,38
153	31/07/2033	1,000%	30	360	367,92	341,91	26,00	30.863,47
154	31/08/2033	1,000%	30	360	367,92	342,20	25,72	30.521,28
155	30/09/2033	1,000%	30	360	367,92	342,48	25,43	30.178,80
156	31/10/2033	1,000%	30	360	367,92	342,77	25,15	29.836,03
157	30/11/2033	1,000%	30	360	367,92	343,05	24,86	29.492,98
158	31/12/2033	1,000%	30	360	367,92	343,34	24,58	29.149,64
159	31/01/2034	1,000%	30	360	367,92	343,62	24,29	28.806,01
160	28/02/2034	1,000%	30	360	367,92	343,91	24,01	28.462,10
161	31/03/2034	1,000%	30	360	367,92	344,20	23,72	28.117,91
162	30/04/2034	1,000%	30	360	367,92	344,48	23,43	27.773,42
163	31/05/2034	1,000%	30	360	367,92	344,77	23,14	27.428,65
164	30/06/2034	1,000%	30	360	367,92	345,06	22,86	27.083,59
165	31/07/2034	1,000%	30	360	367,92	345,35	22,57	26.738,25
166	31/08/2034	1,000%	30	360	367,92	345,63	22,28	26.392,61
167	30/09/2034	1,000%	30	360	367,92	345,92	21,99	26.046,69
168	31/10/2034	1,000%	30	360	367,92	346,21	21,71	25.700,48
169	30/11/2034	1,000%	30	360	367,92	346,50	21,42	25.353,98
170	31/12/2034	1,000%	30	360	367,92	346,79	21,13	25.007,20
171	31/01/2035	1,000%	30	360	367,92	347,08	20,84	24.660,12
172	28/02/2035	1,000%	30	360	367,92	347,37	20,55	24.312,76
173	31/03/2035	1,000%	30	360	367,92	347,65	20,26	23.965,10
174	30/04/2035	1,000%	30	360	367,92	347,94	19,97	23.617,16
175	31/05/2035	1,000%	30	360	367,92	348,23	19,68	23.268,92
176	30/06/2035	1,000%	30	360	367,92	348,52	19,39	22.920,40
177	31/07/2035	1,000%	30	360	367,92	348,82	19,10	22.571,58
178	31/08/2035	1,000%	30	360	367,92	349,11	18,81	22.222,48
179	30/09/2035	1,000%	30	360	367,92	349,40	18,52	21.873,08
180	31/10/2035	1,000%	30	360	367,92	349,69	18,23	21.523,39
181	30/11/2035	1,000%	30	360	367,92	349,98	17,94	21.173,41
182	31/12/2035	1,000%	30	360	367,92	350,27	17,64	20.823,14
183	31/01/2036	1,000%	30	360	367,92	350,56	17,35	20.472,58
184	29/02/2036	1,000%	30	360	367,92	350,85	17,06	20.121,72
185	31/03/2036	1,000%	30	360	367,92	351,15	16,77	19.770,58
186	30/04/2036	1,000%	30	360	367,92	351,44	16,48	19.419,14
187	31/05/2036	1,000%	30	360	367,92	351,73	16,18	19.067,40
188	30/06/2036	1,000%	30	360	367,92	352,03	15,89	18.715,38
189	31/07/2036	1,000%	30	360	367,92	352,32	15,60	18.363,06
190	31/08/2036	1,000%	30	360	367,92	352,61	15,30	18.010,45
191	30/09/2036	1,000%	30	360	367,92	352,91	15,01	17.657,54
192	31/10/2036	1,000%	30	360	367,92	353,20	14,71	17.304,34
193	30/11/2036	1,000%	30	360	367,92	353,50	14,42	16.950,84
194	31/12/2036	1,000%	30	360	367,92	353,79	14,13	16.597,05
195	31/01/2037	1,000%	30	360	367,92	354,08	13,83	16.242,97
196	28/02/2037	1,000%	30	360	367,92	354,38	13,54	15.888,59
197	31/03/2037	1,000%	30	360	367,92	354,67	13,24	15.533,91
198	30/04/2037	1,000%	30	360	367,92	354,97	12,94	15.178,94
199	31/05/2037	1,000%	30	360	367,92	355,27	12,65	14.823,68
200	30/06/2037	1,000%	30	360	367,92	355,56	12,35	14.468,11
201	31/07/2037	1,000%	30	360	367,92	355,86	12,06	14.112,26
202	31/08/2037	1,000%	30	360	367,92	356,16	11,76	13.756,10
203	30/09/2037	1,000%	30	360	367,92	356,45	11,46	13.399,65
204	31/10/2037	1,000%	30	360	367,92	356,75	11,17	13.042,90
205	30/11/2037	1,000%	30	360	367,92	357,05	10,87	12.685,85
206	31/12/2037	1,000%	30	360	367,92	357,34	10,57	12.328,51
207	31/01/2038	1,000%	30	360	367,92	357,64	10,27	11.970,87
208	28/02/2038	1,000%	30	360	367,92	357,94	9,98	11.612,93
209	31/03/2038	1,000%	30	360	367,92	358,24	9,68	11.254,69
210	30/04/2038	1,000%	30	360	367,92	358,54	9,38	10.896,15
211	31/05/2038	1,000%	30	360	367,92	358,84	9,08	10.537,32
212	30/06/2038	1,000%	30	360	367,92	359,13	8,78	10.178,18
213	31/07/2038	1,000%	30	360	367,92	359,43	8,48	9.818,75
214	31/08/2038	1,000%	30	360	367,92	359,73	8,18	9.459,02
215	30/09/2038	1,000%	30	360	367,92	360,03	7,88	9.098,98
216	31/10/2038	1,000%	30	360	367,92	360,33	7,58	8.738,65
217	30/11/2038	1,000%	30	360	367,92	360,63	7,28	8.378,02
218	31/12/2038	1,000%	30	360	367,92	360,93	6,98	8.017,08
219	31/01/2039	1,000%	30	360	367,92	361,23	6,68	7.655,85
220	28/02/2039	1,000%	30	360	367,92	361,54	6,38	7.294,31
221	31/03/2039	1,000%	30	360	367,92	361,84	6,08	6.932,48
222	30/04/2039	1,000%	30	360	367,92	362,14	5,78	6.570,34
223	31/05/2039	1,000%	30	360	367,92	362,44	5,48	6.207,90
224	30/06/2039	1,000%	30	360	367,92	362,74	5,17	5.845,16
225	31/07/2039	1,000%	30	360	367,92	363,04	4,87	5.482,11
226	31/08/2039	1,000%	30	360	367,92	363,35	4,57	5.118,77
227	30/09/2039	1,000%	30	360	367,92	363,65	4,27	4.755,12

228	31/10/2039	1,000%	30	360	367,92	363,95	3,96	4.391,16
229	30/11/2039	1,000%	30	360	367,92	364,26	3,66	4.026,91
230	31/12/2039	1,000%	30	360	367,92	364,56	3,36	3.662,35
231	31/01/2040	1,000%	30	360	367,92	364,86	3,05	3.297,48
232	29/02/2040	1,000%	30	360	367,92	365,17	2,75	2.932,32
233	31/03/2040	1,000%	30	360	367,92	365,47	2,44	2.566,84
234	30/04/2040	1,000%	30	360	367,92	365,78	2,14	2.201,07
235	31/05/2040	1,000%	30	360	367,92	366,08	1,83	1.834,99
236	30/06/2040	1,000%	30	360	367,92	366,39	1,53	1.468,60
237	31/07/2040	1,000%	30	360	367,92	366,69	1,22	1.101,91
238	31/08/2040	1,000%	30	360	367,92	367,00	0,92	734,91
239	30/09/2040	1,000%	30	360	367,92	367,30	0,61	367,61
240	31/10/2040	1,000%	30	360	367,92	367,61	0,31	0,00
<b>Totali:</b>					<b>88.299,71</b>	<b>80.000,00</b>	<b>8.299,71</b>	

**DATI IDENTIFICATIVI RAPPORTO CONTRATTUALE DA CUI SCATURISCE IL DEBITO**

CONTRATTO DI MUTUO IPOTECARIO DEL 18/09/2003, ROGITO NOTAIO DI SALVO ZEFFERINO IN LANCIANO, REPERTORIO N. 88563, RACCOLTA N. 13053 + SCRITTURA PRIVATA DI RINEGOZIAZIONE DEL CONTRATTO DI MUTUO DEL 18/03/2009.

PARTE FINANZIATRICE / CREDITICE: BANCA POPOLARE DI ANCONA S.P.A. (attuale ragione sociale: UBI BANCA S.P.A.).

PARTE FINANZIATA / DEBITRICE e DATRICE DI IPOTECA: PARTE FINANZIATA / DEBITRICE e DATRICE DI IPOTECA:

IMPORTO ORIGINARIO DEL MUTUO ACCORDATO ED EROGATO: EURO 75.000,00.

IMMOBILE OGGETTO DELLA GARANZIA IPOTECARIA: Unità immobiliare sita in Lanciano (CH) al viale Cappuccini n. 116 (ex 130/B)

**PROPOSTA**

IMPORTO DEL DEBITO RESIDUO IN LINEA CAPITALE ALLA DATA DELLA PRESENTAZIONE DEL PROGETTO DI RISTRUTTURAZIONE: PARI A EURO 37.128,97.

PERCENTUALE DI CUI IL DEBITORE PROPONE IL PAGAMENTO: PARI AL 50%, PARI AD EURO 18.564,49 = (€37.128,97X50%), ARROTONDATO AD EURO 18.600,00.

PROPOSTA DI RINEGOZIAZIONE DEL TASSO DI INTERESSE PARI AL 1,00% NOMINALE ANNUO IN SOSTITUZIONE DEL TAN "FLOOR" CONTRATTUALE DEL 3,00% CHE RISULTA PALESEMENTE ABNORME RISPETTO ALLE VIGENTI CONDIZIONI DI MERCATO.

MODALITA' DI PAGAMENTO DEL DEBITO RISTRUTTURATO DI EURO 18.600,00:

IN 20 ANNI, MEDIANTE NR. 240 RATE MENSILI DI AMMORTAMENTO DELL'IMPORTO UNITARIO DI EURO 85,54 COSTITUITE DA UNA QUOTA DI RIMBORSO DEL DEBITO CAPITALE RISTRUTTURATO, E DI UNA QUOTA DI INTERESSI CALCOLATI AL TASSO NOMINALE ANNUO RIDETERMINATO PARI AL 1,00%. IL TUTTO COME DA PIANO DETTAGLIATO DI RIMBORSO DI SEGUITO RIPRODOTTO, CON SCADENZA PRIMA RATA FISSATA AL 30/11/2020.

Mov	Scadenza	Tasso di interesse	Giorni mese	DIVISORE	Importo Rata	Quota Capitale	Quota Interessi	Debito Residuo
								18.600,00
1	30/11/2020	1,000%	30	360	85,54	70,04	15,50	18.529,96
2	31/12/2020	1,000%	30	360	85,54	70,10	15,44	18.459,86
3	31/01/2021	1,000%	30	360	85,54	70,16	15,38	18.389,70
4	28/02/2021	1,000%	30	360	85,54	70,22	15,32	18.319,49
5	31/03/2021	1,000%	30	360	85,54	70,27	15,27	18.249,21
6	30/04/2021	1,000%	30	360	85,54	70,33	15,21	18.178,88
7	31/05/2021	1,000%	30	360	85,54	70,39	15,15	18.108,49
8	30/06/2021	1,000%	30	360	85,54	70,45	15,09	18.038,04
9	31/07/2021	1,000%	30	360	85,54	70,51	15,03	17.967,53
10	31/08/2021	1,000%	30	360	85,54	70,57	14,97	17.896,96
11	30/09/2021	1,000%	30	360	85,54	70,63	14,91	17.826,34
12	31/10/2021	1,000%	30	360	85,54	70,69	14,86	17.755,65
13	30/11/2021	1,000%	30	360	85,54	70,74	14,80	17.684,91
14	31/12/2021	1,000%	30	360	85,54	70,80	14,74	17.614,11
15	31/01/2022	1,000%	30	360	85,54	70,86	14,68	17.543,24
16	28/02/2022	1,000%	30	360	85,54	70,92	14,62	17.472,32
17	31/03/2022	1,000%	30	360	85,54	70,98	14,56	17.401,34
18	30/04/2022	1,000%	30	360	85,54	71,04	14,50	17.330,30
19	31/05/2022	1,000%	30	360	85,54	71,10	14,44	17.259,21
20	30/06/2022	1,000%	30	360	85,54	71,16	14,38	17.188,05
21	31/07/2022	1,000%	30	360	85,54	71,22	14,32	17.116,83
22	31/08/2022	1,000%	30	360	85,54	71,28	14,26	17.045,55
23	30/09/2022	1,000%	30	360	85,54	71,34	14,20	16.974,22
24	31/10/2022	1,000%	30	360	85,54	71,40	14,15	16.902,82
25	30/11/2022	1,000%	30	360	85,54	71,45	14,09	16.831,37
26	31/12/2022	1,000%	30	360	85,54	71,51	14,03	16.759,85
27	31/01/2023	1,000%	30	360	85,54	71,57	13,97	16.688,28
28	28/02/2023	1,000%	30	360	85,54	71,63	13,91	16.616,65
29	31/03/2023	1,000%	30	360	85,54	71,69	13,85	16.544,95
30	30/04/2023	1,000%	30	360	85,54	71,75	13,79	16.473,20
31	31/05/2023	1,000%	30	360	85,54	71,81	13,73	16.401,39
32	30/06/2023	1,000%	30	360	85,54	71,87	13,67	16.329,52
33	31/07/2023	1,000%	30	360	85,54	71,93	13,61	16.257,58
34	31/08/2023	1,000%	30	360	85,54	71,99	13,55	16.185,59
35	30/09/2023	1,000%	30	360	85,54	72,05	13,49	16.113,54
36	31/10/2023	1,000%	30	360	85,54	72,11	13,43	16.041,43
37	30/11/2023	1,000%	30	360	85,54	72,17	13,37	15.969,25
38	31/12/2023	1,000%	30	360	85,54	72,23	13,31	15.897,02
39	31/01/2024	1,000%	30	360	85,54	72,29	13,25	15.824,73
40	29/02/2024	1,000%	30	360	85,54	72,35	13,19	15.752,38
41	31/03/2024	1,000%	30	360	85,54	72,41	13,13	15.679,96
42	30/04/2024	1,000%	30	360	85,54	72,47	13,07	15.607,49
43	31/05/2024	1,000%	30	360	85,54	72,53	13,01	15.534,95
44	30/06/2024	1,000%	30	360	85,54	72,59	12,95	15.462,36
45	31/07/2024	1,000%	30	360	85,54	72,66	12,89	15.389,70
46	31/08/2024	1,000%	30	360	85,54	72,72	12,82	15.316,99
47	30/09/2024	1,000%	30	360	85,54	72,78	12,76	15.244,21
48	31/10/2024	1,000%	30	360	85,54	72,84	12,70	15.171,38
49	30/11/2024	1,000%	30	360	85,54	72,90	12,64	15.098,48
50	31/12/2024	1,000%	30	360	85,54	72,96	12,58	15.025,52
51	31/01/2025	1,000%	30	360	85,54	73,02	12,52	14.952,50
52	28/02/2025	1,000%	30	360	85,54	73,08	12,46	14.879,42
53	31/03/2025	1,000%	30	360	85,54	73,14	12,40	14.806,28
54	30/04/2025	1,000%	30	360	85,54	73,20	12,34	14.733,08
55	31/05/2025	1,000%	30	360	85,54	73,26	12,28	14.659,82
56	30/06/2025	1,000%	30	360	85,54	73,32	12,22	14.586,49
57	31/07/2025	1,000%	30	360	85,54	73,38	12,16	14.513,11
58	31/08/2025	1,000%	30	360	85,54	73,45	12,09	14.439,66
59	30/09/2025	1,000%	30	360	85,54	73,51	12,03	14.366,15
60	31/10/2025	1,000%	30	360	85,54	73,57	11,97	14.292,59
61	30/11/2025	1,000%	30	360	85,54	73,63	11,91	14.218,96

62	31/12/2025	1,000%	30	360	85,54	73,69	11,85	14.145,26
63	31/01/2026	1,000%	30	360	85,54	73,75	11,79	14.071,51
64	28/02/2026	1,000%	30	360	85,54	73,81	11,73	13.997,70
65	31/03/2026	1,000%	30	360	85,54	73,88	11,66	13.923,82
66	30/04/2026	1,000%	30	360	85,54	73,94	11,60	13.849,88
67	31/05/2026	1,000%	30	360	85,54	74,00	11,54	13.775,89
68	30/06/2026	1,000%	30	360	85,54	74,06	11,48	13.701,83
69	31/07/2026	1,000%	30	360	85,54	74,12	11,42	13.627,70
70	31/08/2026	1,000%	30	360	85,54	74,18	11,36	13.553,52
71	30/09/2026	1,000%	30	360	85,54	74,25	11,29	13.479,27
72	31/10/2026	1,000%	30	360	85,54	74,31	11,23	13.404,97
73	30/11/2026	1,000%	30	360	85,54	74,37	11,17	13.330,60
74	31/12/2026	1,000%	30	360	85,54	74,43	11,11	13.256,16
75	31/01/2027	1,000%	30	360	85,54	74,49	11,05	13.181,67
76	28/02/2027	1,000%	30	360	85,54	74,56	10,98	13.107,12
77	31/03/2027	1,000%	30	360	85,54	74,62	10,92	13.032,50
78	30/04/2027	1,000%	30	360	85,54	74,68	10,86	12.957,82
79	31/05/2027	1,000%	30	360	85,54	74,74	10,80	12.883,08
80	30/06/2027	1,000%	30	360	85,54	74,80	10,74	12.808,27
81	31/07/2027	1,000%	30	360	85,54	74,87	10,67	12.733,40
82	31/08/2027	1,000%	30	360	85,54	74,93	10,61	12.658,48
83	30/09/2027	1,000%	30	360	85,54	74,99	10,55	12.583,48
84	31/10/2027	1,000%	30	360	85,54	75,05	10,49	12.508,43
85	30/11/2027	1,000%	30	360	85,54	75,12	10,42	12.433,31
86	31/12/2027	1,000%	30	360	85,54	75,18	10,36	12.358,13
87	31/01/2028	1,000%	30	360	85,54	75,24	10,30	12.282,89
88	29/02/2028	1,000%	30	360	85,54	75,30	10,24	12.207,59
89	31/03/2028	1,000%	30	360	85,54	75,37	10,17	12.132,22
90	30/04/2028	1,000%	30	360	85,54	75,43	10,11	12.056,79
91	31/05/2028	1,000%	30	360	85,54	75,49	10,05	11.981,30
92	30/06/2028	1,000%	30	360	85,54	75,56	9,98	11.905,74
93	31/07/2028	1,000%	30	360	85,54	75,62	9,92	11.830,12
94	31/08/2028	1,000%	30	360	85,54	75,68	9,86	11.754,44
95	30/09/2028	1,000%	30	360	85,54	75,74	9,80	11.678,69
96	31/10/2028	1,000%	30	360	85,54	75,81	9,73	11.602,89
97	30/11/2028	1,000%	30	360	85,54	75,87	9,67	11.527,02
98	31/12/2028	1,000%	30	360	85,54	75,93	9,61	11.451,08
99	31/01/2029	1,000%	30	360	85,54	76,00	9,54	11.375,08
100	28/02/2029	1,000%	30	360	85,54	76,06	9,48	11.299,02
101	31/03/2029	1,000%	30	360	85,54	76,12	9,42	11.222,90
102	30/04/2029	1,000%	30	360	85,54	76,19	9,35	11.146,71
103	31/05/2029	1,000%	30	360	85,54	76,25	9,29	11.070,46
104	30/06/2029	1,000%	30	360	85,54	76,31	9,23	10.994,14
105	31/07/2029	1,000%	30	360	85,54	76,38	9,16	10.917,76
106	31/08/2029	1,000%	30	360	85,54	76,44	9,10	10.841,32
107	30/09/2029	1,000%	30	360	85,54	76,51	9,03	10.764,82
108	31/10/2029	1,000%	30	360	85,54	76,57	8,97	10.688,25
109	30/11/2029	1,000%	30	360	85,54	76,63	8,91	10.611,61
110	31/12/2029	1,000%	30	360	85,54	76,70	8,84	10.534,92
111	31/01/2030	1,000%	30	360	85,54	76,76	8,78	10.458,15
112	28/02/2030	1,000%	30	360	85,54	76,83	8,72	10.381,33
113	31/03/2030	1,000%	30	360	85,54	76,89	8,65	10.304,44
114	30/04/2030	1,000%	30	360	85,54	76,95	8,59	10.227,49
115	31/05/2030	1,000%	30	360	85,54	77,02	8,52	10.150,47
116	30/06/2030	1,000%	30	360	85,54	77,08	8,46	10.073,39
117	31/07/2030	1,000%	30	360	85,54	77,15	8,39	9.996,24
118	31/08/2030	1,000%	30	360	85,54	77,21	8,33	9.919,03
119	30/09/2030	1,000%	30	360	85,54	77,27	8,27	9.841,76
120	31/10/2030	1,000%	30	360	85,54	77,34	8,20	9.764,42
121	30/11/2030	1,000%	30	360	85,54	77,40	8,14	9.687,02
122	31/12/2030	1,000%	30	360	85,54	77,47	8,07	9.609,55
123	31/01/2031	1,000%	30	360	85,54	77,53	8,01	9.532,02
124	28/02/2031	1,000%	30	360	85,54	77,60	7,94	9.454,42
125	31/03/2031	1,000%	30	360	85,54	77,66	7,88	9.376,76
126	30/04/2031	1,000%	30	360	85,54	77,73	7,81	9.299,03
127	31/05/2031	1,000%	30	360	85,54	77,79	7,75	9.221,24
128	30/06/2031	1,000%	30	360	85,54	77,86	7,68	9.143,38
129	31/07/2031	1,000%	30	360	85,54	77,92	7,62	9.065,46
130	31/08/2031	1,000%	30	360	85,54	77,99	7,55	8.987,48
131	30/09/2031	1,000%	30	360	85,54	78,05	7,49	8.909,43
132	31/10/2031	1,000%	30	360	85,54	78,12	7,42	8.831,31
133	30/11/2031	1,000%	30	360	85,54	78,18	7,36	8.753,13
134	31/12/2031	1,000%	30	360	85,54	78,25	7,29	8.674,88
135	31/01/2032	1,000%	30	360	85,54	78,31	7,23	8.596,57
136	29/02/2032	1,000%	30	360	85,54	78,38	7,16	8.518,19
137	31/03/2032	1,000%	30	360	85,54	78,44	7,10	8.439,75
138	30/04/2032	1,000%	30	360	85,54	78,51	7,03	8.361,25
139	31/05/2032	1,000%	30	360	85,54	78,57	6,97	8.282,67
140	30/06/2032	1,000%	30	360	85,54	78,64	6,90	8.204,03
141	31/07/2032	1,000%	30	360	85,54	78,70	6,84	8.125,33
142	31/08/2032	1,000%	30	360	85,54	78,77	6,77	8.046,56
143	30/09/2032	1,000%	30	360	85,54	78,83	6,71	7.967,73
144	31/10/2032	1,000%	30	360	85,54	78,90	6,64	7.888,83
145	30/11/2032	1,000%	30	360	85,54	78,97	6,57	7.809,86
146	31/12/2032	1,000%	30	360	85,54	79,03	6,51	7.730,83
147	31/01/2033	1,000%	30	360	85,54	79,10	6,44	7.651,73
148	28/02/2033	1,000%	30	360	85,54	79,16	6,38	7.572,57
149	31/03/2033	1,000%	30	360	85,54	79,23	6,31	7.493,34

150	30/04/2033	1,000%	30	360	85,54	79,30	6,24	7.414,04
151	31/05/2033	1,000%	30	360	85,54	79,36	6,18	7.334,68
152	30/06/2033	1,000%	30	360	85,54	79,43	6,11	7.255,25
153	31/07/2033	1,000%	30	360	85,54	79,49	6,05	7.175,76
154	31/08/2033	1,000%	30	360	85,54	79,56	5,98	7.096,20
155	30/09/2033	1,000%	30	360	85,54	79,63	5,91	7.016,57
156	31/10/2033	1,000%	30	360	85,54	79,69	5,85	6.936,88
157	30/11/2033	1,000%	30	360	85,54	79,76	5,78	6.857,12
158	31/12/2033	1,000%	30	360	85,54	79,83	5,71	6.777,29
159	31/01/2034	1,000%	30	360	85,54	79,89	5,65	6.697,40
160	28/02/2034	1,000%	30	360	85,54	79,96	5,58	6.617,44
161	31/03/2034	1,000%	30	360	85,54	80,03	5,51	6.537,41
162	30/04/2034	1,000%	30	360	85,54	80,09	5,45	6.457,32
163	31/05/2034	1,000%	30	360	85,54	80,16	5,38	6.377,16
164	30/06/2034	1,000%	30	360	85,54	80,23	5,31	6.296,93
165	31/07/2034	1,000%	30	360	85,54	80,29	5,25	6.216,64
166	31/08/2034	1,000%	30	360	85,54	80,36	5,18	6.136,28
167	30/09/2034	1,000%	30	360	85,54	80,43	5,11	6.055,85
168	31/10/2034	1,000%	30	360	85,54	80,49	5,05	5.975,36
169	30/11/2034	1,000%	30	360	85,54	80,56	4,98	5.894,80
170	31/12/2034	1,000%	30	360	85,54	80,63	4,91	5.814,17
171	31/01/2035	1,000%	30	360	85,54	80,70	4,85	5.733,48
172	28/02/2035	1,000%	30	360	85,54	80,76	4,78	5.652,71
173	31/03/2035	1,000%	30	360	85,54	80,83	4,71	5.571,88
174	30/04/2035	1,000%	30	360	85,54	80,90	4,64	5.490,99
175	31/05/2035	1,000%	30	360	85,54	80,96	4,58	5.410,02
176	30/06/2035	1,000%	30	360	85,54	81,03	4,51	5.328,99
177	31/07/2035	1,000%	30	360	85,54	81,10	4,44	5.247,89
178	31/08/2035	1,000%	30	360	85,54	81,17	4,37	5.166,72
179	30/09/2035	1,000%	30	360	85,54	81,23	4,31	5.085,49
180	31/10/2035	1,000%	30	360	85,54	81,30	4,24	5.004,19
181	30/11/2035	1,000%	30	360	85,54	81,37	4,17	4.922,82
182	31/12/2035	1,000%	30	360	85,54	81,44	4,10	4.841,38
183	31/01/2036	1,000%	30	360	85,54	81,51	4,03	4.759,87
184	29/02/2036	1,000%	30	360	85,54	81,57	3,97	4.678,30
185	31/03/2036	1,000%	30	360	85,54	81,64	3,90	4.596,66
186	30/04/2036	1,000%	30	360	85,54	81,71	3,83	4.514,95
187	31/05/2036	1,000%	30	360	85,54	81,78	3,76	4.433,17
188	30/06/2036	1,000%	30	360	85,54	81,85	3,69	4.351,32
189	31/07/2036	1,000%	30	360	85,54	81,91	3,63	4.269,41
190	31/08/2036	1,000%	30	360	85,54	81,98	3,56	4.187,43
191	30/09/2036	1,000%	30	360	85,54	82,05	3,49	4.105,38
192	31/10/2036	1,000%	30	360	85,54	82,12	3,42	4.023,26
193	30/11/2036	1,000%	30	360	85,54	82,19	3,35	3.941,07
194	31/12/2036	1,000%	30	360	85,54	82,26	3,28	3.858,81
195	31/01/2037	1,000%	30	360	85,54	82,32	3,22	3.776,49
196	28/02/2037	1,000%	30	360	85,54	82,39	3,15	3.694,10
197	31/03/2037	1,000%	30	360	85,54	82,46	3,08	3.611,63
198	30/04/2037	1,000%	30	360	85,54	82,53	3,01	3.529,10
199	31/05/2037	1,000%	30	360	85,54	82,60	2,94	3.446,50
200	30/06/2037	1,000%	30	360	85,54	82,67	2,87	3.363,84
201	31/07/2037	1,000%	30	360	85,54	82,74	2,80	3.281,10
202	31/08/2037	1,000%	30	360	85,54	82,81	2,73	3.198,29
203	30/09/2037	1,000%	30	360	85,54	82,88	2,67	3.115,42
204	31/10/2037	1,000%	30	360	85,54	82,94	2,60	3.032,47
205	30/11/2037	1,000%	30	360	85,54	83,01	2,53	2.949,46
206	31/12/2037	1,000%	30	360	85,54	83,08	2,46	2.866,38
207	31/01/2038	1,000%	30	360	85,54	83,15	2,39	2.783,23
208	28/02/2038	1,000%	30	360	85,54	83,22	2,32	2.700,00
209	31/03/2038	1,000%	30	360	85,54	83,29	2,25	2.616,71
210	30/04/2038	1,000%	30	360	85,54	83,36	2,18	2.533,35
211	31/05/2038	1,000%	30	360	85,54	83,43	2,11	2.449,92
212	30/06/2038	1,000%	30	360	85,54	83,50	2,04	2.366,43
213	31/07/2038	1,000%	30	360	85,54	83,57	1,97	2.282,86
214	31/08/2038	1,000%	30	360	85,54	83,64	1,90	2.199,22
215	30/09/2038	1,000%	30	360	85,54	83,71	1,83	2.115,51
216	31/10/2038	1,000%	30	360	85,54	83,78	1,76	2.031,73
217	30/11/2038	1,000%	30	360	85,54	83,85	1,69	1.947,89
218	31/12/2038	1,000%	30	360	85,54	83,92	1,62	1.863,97
219	31/01/2039	1,000%	30	360	85,54	83,99	1,55	1.779,98
220	28/02/2039	1,000%	30	360	85,54	84,06	1,48	1.695,93
221	31/03/2039	1,000%	30	360	85,54	84,13	1,41	1.611,80
222	30/04/2039	1,000%	30	360	85,54	84,20	1,34	1.527,60
223	31/05/2039	1,000%	30	360	85,54	84,27	1,27	1.443,33
224	30/06/2039	1,000%	30	360	85,54	84,34	1,20	1.359,00
225	31/07/2039	1,000%	30	360	85,54	84,41	1,13	1.274,59
226	31/08/2039	1,000%	30	360	85,54	84,48	1,06	1.190,11
227	30/09/2039	1,000%	30	360	85,54	84,55	0,99	1.105,56
228	31/10/2039	1,000%	30	360	85,54	84,62	0,92	1.020,94
229	30/11/2039	1,000%	30	360	85,54	84,69	0,85	936,25
230	31/12/2039	1,000%	30	360	85,54	84,76	0,78	851,49
231	31/01/2040	1,000%	30	360	85,54	84,83	0,71	766,66
232	29/02/2040	1,000%	30	360	85,54	84,90	0,64	681,76
233	31/03/2040	1,000%	30	360	85,54	84,97	0,57	596,79
234	30/04/2040	1,000%	30	360	85,54	85,04	0,50	511,75
235	31/05/2040	1,000%	30	360	85,54	85,11	0,43	426,63
236	30/06/2040	1,000%	30	360	85,54	85,18	0,36	341,45
237	31/07/2040	1,000%	30	360	85,54	85,26	0,28	256,19

238	31/08/2040	1,000%	30	360	85,54	85,33	0,21	170,86
239	30/09/2040	1,000%	30	360	85,54	85,40	0,14	85,47
240	31/10/2040	1,000%	30	360	85,54	85,47	0,07	0,00
<b>Total:</b>					<b>20.529,68</b>	<b>18.600,00</b>	<b>1.929,68</b>	



PROSPETTO N. 3)

TRIBUNALE CIVILE DI LANCIANO

PROCEDURA DI COMPOSIZIONE DELLA CRISI DA SOVRAINDEBITAMENTO N. 4/2019 R.G.

Denominazione dell'Organismo di Composizione della Crisi da sovraindebitamento: "Associazione OCC Commercialisti Associati", iscritto al n. 39 del registro di cui all'art. 3 del D.M. 202/2014 – Referente dott. LUCA PELAGATTI.

Gestore del Procedimento: Dott. Pierluigi Di Teodoro – nominato con provvedimento del referente OCC in data 22/02/2019.

Denominazione dei soggetti proponenti l'ammissione alla procedura di composizione della crisi da sovraindebitamento: SIG. .

**DATI IDENTIFICATIVI RAPPORTO CONTRATTUALE DA CUI SCATURISCE IL DEBITO**

CONTRATTI DI FINANZIAMENTO STIPULATI ORIGINARIAMENTE CON LA CEDENTE UNICREDIT S.P.A..

PARTE FINANZIATRICE / CREDITICE: TIBERIUS SPV S.R.L. (Cessionaria, in forza di contratti di cessione di credito pro-soluto con la Cedente Unicredit S.p.A.) - Società mandataria per la gestione dei crediti: FIRE S.P.A.).

PARTE FINANZIATA / DEBITRICE: SIG.RA

**PROPOSTA**

IMPORTO TOTALE DEL DEBITO RESIDUO DEI FINANZIAMENTI ALLA DATA DELLA PRESENTAZIONE DEL PROGETTO DI RISTRUTTURAZIONE: PARI A EURO 4.450,00.

PERCENTUALE DI CUI IL DEBITORE PROPONE IL PAGAMENTO: PARI AL 50%, PARI AD EURO 2.225,00 = (€4.450,00X50%).

MODALITA' DI PAGAMENTO DEL DEBITO RISTRUTTURATO DI EURO 2.200,00:

IN 100 MESI, MEDIANTE NR. 60 RATE MENSILI DI AMMORTAMENTO DELL'IMPORTO UNITARIO DI EURO 37,61 COSTITUITE DA UNA QUOTA DI RIMBORSO DEL DEBITO CAPITALE RISTRUTTURATO, E DI UNA QUOTA DI INTERESSI CALCOLATI AL TASSO NOMINALE ANNUO RIDETERMINATO PARI AL 1,00%. IL TUTTO COME DA PIANO DETTAGLIATO DI RIMBORSO DI SEGUITO RIPRODOTTO, CON SCADENZA PRIMA RATA FISSATA AL 31/01/2020.

Mov	Scadenza	Tasso di interesse	Giorni mese	DIVISORE	Importo Rata	Quota Capitale	Quota Interessi	Debito Residuo
								2.200,00
1	31/01/2020	1,000%	30	360	37,61	35,77	1,83	2.164,23
2	29/02/2020	1,000%	30	360	37,61	35,80	1,80	2.128,42
3	31/03/2020	1,000%	30	360	37,61	35,83	1,77	2.092,59
4	30/04/2020	1,000%	30	360	37,61	35,86	1,74	2.056,73
5	31/05/2020	1,000%	30	360	37,61	35,89	1,71	2.020,84
6	30/06/2020	1,000%	30	360	37,61	35,92	1,68	1.984,92
7	31/07/2020	1,000%	30	360	37,61	35,95	1,65	1.948,96
8	31/08/2020	1,000%	30	360	37,61	35,98	1,62	1.912,98
9	30/09/2020	1,000%	30	360	37,61	36,01	1,59	1.876,97
10	31/10/2020	1,000%	30	360	37,61	36,04	1,56	1.840,93
11	30/11/2020	1,000%	30	360	37,61	36,07	1,53	1.804,85
12	31/12/2020	1,000%	30	360	37,61	36,10	1,50	1.768,75
13	31/01/2021	1,000%	30	360	37,61	36,13	1,47	1.732,62
14	28/02/2021	1,000%	30	360	37,61	36,16	1,44	1.696,46
15	31/03/2021	1,000%	30	360	37,61	36,19	1,41	1.660,27
16	30/04/2021	1,000%	30	360	37,61	36,22	1,38	1.624,04
17	31/05/2021	1,000%	30	360	37,61	36,25	1,35	1.587,79
18	30/06/2021	1,000%	30	360	37,61	36,28	1,32	1.551,51
19	31/07/2021	1,000%	30	360	37,61	36,31	1,29	1.515,19
20	31/08/2021	1,000%	30	360	37,61	36,34	1,26	1.478,85
21	30/09/2021	1,000%	30	360	37,61	36,37	1,23	1.442,48
22	31/10/2021	1,000%	30	360	37,61	36,40	1,20	1.406,07
23	30/11/2021	1,000%	30	360	37,61	36,43	1,17	1.369,64
24	31/12/2021	1,000%	30	360	37,61	36,46	1,14	1.333,17
25	31/01/2022	1,000%	30	360	37,61	36,50	1,11	1.296,68
26	28/02/2022	1,000%	30	360	37,61	36,53	1,08	1.260,15
27	31/03/2022	1,000%	30	360	37,61	36,56	1,05	1.223,60
28	30/04/2022	1,000%	30	360	37,61	36,59	1,02	1.187,01
29	31/05/2022	1,000%	30	360	37,61	36,62	0,99	1.150,39
30	30/06/2022	1,000%	30	360	37,61	36,65	0,96	1.113,74
31	31/07/2022	1,000%	30	360	37,61	36,68	0,93	1.077,07
32	31/08/2022	1,000%	30	360	37,61	36,71	0,90	1.040,36
33	30/09/2022	1,000%	30	360	37,61	36,74	0,87	1.003,62
34	31/10/2022	1,000%	30	360	37,61	36,77	0,84	966,85
35	30/11/2022	1,000%	30	360	37,61	36,80	0,81	930,05
36	31/12/2022	1,000%	30	360	37,61	36,83	0,78	893,22
37	31/01/2023	1,000%	30	360	37,61	36,86	0,74	856,36
38	28/02/2023	1,000%	30	360	37,61	36,89	0,71	819,46
39	31/03/2023	1,000%	30	360	37,61	36,92	0,68	782,54
40	30/04/2023	1,000%	30	360	37,61	36,95	0,65	745,59
41	31/05/2023	1,000%	30	360	37,61	36,98	0,62	708,60
42	30/06/2023	1,000%	30	360	37,61	37,02	0,59	671,59
43	31/07/2023	1,000%	30	360	37,61	37,05	0,56	634,54
44	31/08/2023	1,000%	30	360	37,61	37,08	0,53	597,46
45	30/09/2023	1,000%	30	360	37,61	37,11	0,50	560,35
46	31/10/2023	1,000%	30	360	37,61	37,14	0,47	523,21
47	30/11/2023	1,000%	30	360	37,61	37,17	0,44	486,04
48	31/12/2023	1,000%	30	360	37,61	37,20	0,41	448,84
49	31/01/2024	1,000%	30	360	37,61	37,23	0,37	411,61
50	29/02/2024	1,000%	30	360	37,61	37,26	0,34	374,35
51	31/03/2024	1,000%	30	360	37,61	37,29	0,31	337,05
52	30/04/2024	1,000%	30	360	37,61	37,33	0,28	299,73
53	31/05/2024	1,000%	30	360	37,61	37,36	0,25	262,37
54	30/06/2024	1,000%	30	360	37,61	37,39	0,22	224,98
55	31/07/2024	1,000%	30	360	37,61	37,42	0,19	187,56
56	31/08/2024	1,000%	30	360	37,61	37,45	0,16	150,11
57	30/09/2024	1,000%	30	360	37,61	37,48	0,13	112,63

58	31/10/2024	1,000%	30	360	37,61	37,51	0,09	75,12
59	30/11/2024	1,000%	30	360	37,61	37,54	0,06	37,58
60	31/12/2024	1,000%	30	360	37,61	37,57	0,03	0,00
<b>Total:</b>					<b>2.256,37</b>	<b>2.200,00</b>	<b>56,37</b>	