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| --- | --- | --- | --- | --- | --- |
| **Umořovací plán úvěru č. 2** | | | | | |
| Městský úřad Jablonec nad Nisou | | |  | **Smlouva č.** | 201906 |
| Mírové náměstí 19 | |  |  | Kód 01 |  |
|  |  |  |  |  |  |
| **Jméno a příjmení:** | | **M. O.** | |  |  |
| **Adresa:** |  | Jablonec nad Nisou | | | |
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|  |  |  |  |  |  |
| **Výše úvěru** | | 107 750,00 |  |  |  |
| **Roční úroková sazba** | | 2% |  |  |  |
| **První splátka** | | 1.1.2020 |  |  |  |
| **Poslední splátka** | | 31.12.2024 |  |  |  |
| **Počet splátek** | | 60 |  |  |  |
| **Výše pravidelné splátky** | | 1 890,00 |  |  |  |
| **Výše poslední splátky** | | 1 887,73 |  |  |  |
|  |  |  |  |  |  |
| **Splátkový kalendář 2020 až 2024** | | | | | |
|  |  |  |  |  |  |
| **Číslo splátky** | **Datum splátky** | **Měsíční splátka** | **Splátka jistiny** | **Splátka úroku** | **Zůstatek** |
| 1 | 31.01.2020 | 1 890,00 | 1 704,43 | 185,57 | 106 045,57 |
| 2 | 29.02.2020 | 1 890,00 | 1 719,15 | 170,85 | 104 326,42 |
| 3 | 31.03.2020 | 1 890,00 | 1 710,33 | 179,67 | 102 616,09 |
| 4 | 30.04.2020 | 1 890,00 | 1 718,97 | 171,03 | 100 897,12 |
| 5 | 31.05.2020 | 1 890,00 | 1 716,23 | 173,77 | 99 180,89 |
| 6 | 30.06.2020 | 1 890,00 | 1 724,70 | 165,30 | 97 456,19 |
| 7 | 31.07.2020 | 1 890,00 | 1 722,16 | 167,84 | 95 734,03 |
| 8 | 31.08.2020 | 1 890,00 | 1 725,12 | 164,88 | 94 008,91 |
| 9 | 30.09.2020 | 1 890,00 | 1 733,32 | 156,68 | 92 275,59 |
| 10 | 31.10.2020 | 1 890,00 | 1 731,08 | 158,92 | 90 544,51 |
| 11 | 30.11.2020 | 1 890,00 | 1 739,09 | 150,91 | 88 805,41 |
| 12 | 31.12.2020 | 1 890,00 | 1 737,06 | 152,94 | 87 068,36 |
| 13 | 31.01.2021 | 1 890,00 | 1 740,05 | 149,95 | 85 328,31 |
| 14 | 28.02.2021 | 1 890,00 | 1 757,27 | 132,73 | 83 571,04 |
| 15 | 31.03.2021 | 1 890,00 | 1 746,07 | 143,93 | 81 824,97 |
| 16 | 30.04.2021 | 1 890,00 | 1 753,63 | 136,37 | 80 071,34 |
| 17 | 31.05.2021 | 1 890,00 | 1 752,10 | 137,90 | 78 319,24 |
| 18 | 30.06.2021 | 1 890,00 | 1 759,47 | 130,53 | 76 559,78 |
| 19 | 31.07.2021 | 1 890,00 | 1 758,15 | 131,85 | 74 801,63 |
| 20 | 31.08.2021 | 1 890,00 | 1 761,17 | 128,83 | 73 040,45 |
| 21 | 30.09.2021 | 1 890,00 | 1 768,27 | 121,73 | 71 272,19 |
| 22 | 31.10.2021 | 1 890,00 | 1 767,25 | 122,75 | 69 504,93 |
| 23 | 30.11.2021 | 1 890,00 | 1 774,16 | 115,84 | 67 730,78 |
| 24 | 31.12.2021 | 1 890,00 | 1 773,35 | 116,65 | 65 957,42 |
| 25 | 31.01.2022 | 1 890,00 | 1 776,41 | 113,59 | 64 181,02 |
| 26 | 28.02.2022 | 1 890,00 | 1 790,16 | 99,84 | 62 390,85 |
| 27 | 31.03.2022 | 1 890,00 | 1 782,55 | 107,45 | 60 608,31 |
| 28 | 30.04.2022 | 1 890,00 | 1 788,99 | 101,01 | 58 819,32 |
| 29 | 31.05.2022 | 1 890,00 | 1 788,70 | 101,30 | 57 030,62 |
| 30 | 30.06.2022 | 1 890,00 | 1 794,95 | 95,05 | 55 235,67 |
| 31 | 31.07.2022 | 1 890,00 | 1 794,87 | 95,13 | 53 440,80 |
| 32 | 31.08.2022 | 1 890,00 | 1 797,96 | 92,04 | 51 642,84 |
| 33 | 30.09.2022 | 1 890,00 | 1 803,93 | 86,07 | 49 838,91 |
| 34 | 31.10.2022 | 1 890,00 | 1 804,17 | 85,83 | 48 034,74 |
| 35 | 30.11.2022 | 1 890,00 | 1 809,94 | 80,06 | 46 224,80 |
| 36 | 31.12.2022 | 1 890,00 | 1 810,39 | 79,61 | 44 414,41 |
| 37 | 31.01.2023 | 1 890,00 | 1 813,51 | 76,49 | 42 600,90 |
| 38 | 28.02.2023 | 1 890,00 | 1 823,73 | 66,27 | 40 777,17 |
| 39 | 31.03.2023 | 1 890,00 | 1 819,77 | 70,23 | 38 957,39 |
| 40 | 30.04.2023 | 1 890,00 | 1 825,07 | 64,93 | 37 132,32 |
| 41 | 31.05.2023 | 1 890,00 | 1 826,05 | 63,95 | 35 306,27 |
| 42 | 30.06.2023 | 1 890,00 | 1 831,16 | 58,84 | 33 475,12 |
| 43 | 31.07.2023 | 1 890,00 | 1 832,35 | 57,65 | 31 642,77 |
| 44 | 31.08.2023 | 1 890,00 | 1 835,50 | 54,50 | 29 807,26 |
| 45 | 30.09.2023 | 1 890,00 | 1 840,32 | 49,68 | 27 966,94 |
| 46 | 31.10.2023 | 1 890,00 | 1 841,83 | 48,17 | 26 125,11 |
| 47 | 30.11.2023 | 1 890,00 | 1 846,46 | 43,54 | 24 278,65 |
| 48 | 31.12.2023 | 1 890,00 | 1 848,19 | 41,81 | 22 430,46 |
| 49 | 31.01.2024 | 1 890,00 | 1 851,37 | 38,63 | 20 579,09 |
| 50 | 29.02.2024 | 1 890,00 | 1 856,84 | 33,16 | 18 722,25 |
| 51 | 31.03.2024 | 1 890,00 | 1 857,76 | 32,24 | 16 864,49 |
| 52 | 30.04.2024 | 1 890,00 | 1 861,89 | 28,11 | 15 002,60 |
| 53 | 31.05.2024 | 1 890,00 | 1 864,16 | 25,84 | 13 138,44 |
| 54 | 30.06.2024 | 1 890,00 | 1 868,10 | 21,90 | 11 270,34 |
| 55 | 31.07.2024 | 1 890,00 | 1 870,59 | 19,41 | 9 399,75 |
| 56 | 31.08.2024 | 1 890,00 | 1 873,81 | 16,19 | 7 525,93 |
| 57 | 30.09.2024 | 1 890,00 | 1 877,46 | 12,54 | 5 648,48 |
| 58 | 31.10.2024 | 1 890,00 | 1 880,27 | 9,73 | 3 768,21 |
| 59 | 30.11.2024 | 1 890,00 | 1 883,72 | 6,28 | 1 884,49 |
| 60 | 31.12.2024 | 1 887,73 | 1 884,48 | 3,25 | 0,00 |
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| **Celkem** |  | **113 397,73** | **107 750,00** | **5 647,73** |  |

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| **Umořovací plán úvěru č. 2** | | | | | |
| Městský úřad Jablonec nad Nisou | | |  | **Smlouva č.** | 201906 |
| Mírové náměstí 19 | |  |  | Kód 06a |  |
|  |  |  |  |  |  |
| **Jméno a příjmení:** | | **M. O.** | |  |  |
| **Adresa:** |  | Jablonec nad Nisou | | | |
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|  |  |  |  |  |  |
| **Výše úvěru** | | 41 849,80 |  |  |  |
| **Roční úroková sazba** | | 2% |  |  |  |
| **První splátka** | | 1.1.2020 |  |  |  |
| **Poslední splátka** | | 31.12.2024 |  |  |  |
| **Počet splátek** | | 60 |  |  |  |
| **Výše pravidelné splátky** | | 734,00 |  |  |  |
| **Výše poslední splátky** | | 737,58 |  |  |  |
|  |  |  |  |  |  |
| **Splátkový kalendář 2020 až 2024** | | | | | |
|  |  |  |  |  |  |
| **Číslo splátky** | **Datum splátky** | **Měsíční splátka** | **Splátka jistiny** | **Splátka úroku** | **Zůstatek** |
| 1 | 31.01.2020 | 734,00 | 661,93 | 72,07 | 41 187,87 |
| 2 | 29.02.2020 | 734,00 | 667,64 | 66,36 | 40 520,23 |
| 3 | 31.03.2020 | 734,00 | 664,22 | 69,78 | 39 856,02 |
| 4 | 30.04.2020 | 734,00 | 667,57 | 66,43 | 39 188,44 |
| 5 | 31.05.2020 | 734,00 | 666,51 | 67,49 | 38 521,94 |
| 6 | 30.06.2020 | 734,00 | 669,80 | 64,20 | 37 852,14 |
| 7 | 31.07.2020 | 734,00 | 668,81 | 65,19 | 37 183,33 |
| 8 | 31.08.2020 | 734,00 | 669,96 | 64,04 | 36 513,37 |
| 9 | 30.09.2020 | 734,00 | 673,14 | 60,86 | 35 840,22 |
| 10 | 31.10.2020 | 734,00 | 672,28 | 61,72 | 35 167,95 |
| 11 | 30.11.2020 | 734,00 | 675,39 | 58,61 | 34 492,56 |
| 12 | 31.12.2020 | 734,00 | 674,60 | 59,40 | 33 817,96 |
| 13 | 31.01.2021 | 734,00 | 675,76 | 58,24 | 33 142,21 |
| 14 | 28.02.2021 | 734,00 | 682,45 | 51,55 | 32 459,76 |
| 15 | 31.03.2021 | 734,00 | 678,10 | 55,90 | 31 781,66 |
| 16 | 30.04.2021 | 734,00 | 681,03 | 52,97 | 31 100,63 |
| 17 | 31.05.2021 | 734,00 | 680,44 | 53,56 | 30 420,20 |
| 18 | 30.06.2021 | 734,00 | 683,30 | 50,70 | 29 736,90 |
| 19 | 31.07.2021 | 734,00 | 682,79 | 51,21 | 29 054,11 |
| 20 | 31.08.2021 | 734,00 | 683,96 | 50,04 | 28 370,15 |
| 21 | 30.09.2021 | 734,00 | 686,72 | 47,28 | 27 683,43 |
| 22 | 31.10.2021 | 734,00 | 686,32 | 47,68 | 26 997,11 |
| 23 | 30.11.2021 | 734,00 | 689,00 | 45,00 | 26 308,10 |
| 24 | 31.12.2021 | 734,00 | 688,69 | 45,31 | 25 619,41 |
| 25 | 31.01.2022 | 734,00 | 689,88 | 44,12 | 24 929,53 |
| 26 | 28.02.2022 | 734,00 | 695,22 | 38,78 | 24 234,31 |
| 27 | 31.03.2022 | 734,00 | 692,26 | 41,74 | 23 542,05 |
| 28 | 30.04.2022 | 734,00 | 694,76 | 39,24 | 22 847,29 |
| 29 | 31.05.2022 | 734,00 | 694,65 | 39,35 | 22 152,63 |
| 30 | 30.06.2022 | 734,00 | 697,08 | 36,92 | 21 455,56 |
| 31 | 31.07.2022 | 734,00 | 697,05 | 36,95 | 20 758,51 |
| 32 | 31.08.2022 | 734,00 | 698,25 | 35,75 | 20 060,26 |
| 33 | 30.09.2022 | 734,00 | 700,57 | 33,43 | 19 359,69 |
| 34 | 31.10.2022 | 734,00 | 700,66 | 33,34 | 18 659,03 |
| 35 | 30.11.2022 | 734,00 | 702,90 | 31,10 | 17 956,13 |
| 36 | 31.12.2022 | 734,00 | 703,08 | 30,92 | 17 253,06 |
| 37 | 31.01.2023 | 734,00 | 704,29 | 29,71 | 16 548,77 |
| 38 | 28.02.2023 | 734,00 | 708,26 | 25,74 | 15 840,51 |
| 39 | 31.03.2023 | 734,00 | 706,72 | 27,28 | 15 133,79 |
| 40 | 30.04.2023 | 734,00 | 708,78 | 25,22 | 14 425,02 |
| 41 | 31.05.2023 | 734,00 | 709,16 | 24,84 | 13 715,86 |
| 42 | 30.06.2023 | 734,00 | 711,14 | 22,86 | 13 004,72 |
| 43 | 31.07.2023 | 734,00 | 711,60 | 22,40 | 12 293,12 |
| 44 | 31.08.2023 | 734,00 | 712,83 | 21,17 | 11 580,29 |
| 45 | 30.09.2023 | 734,00 | 714,70 | 19,30 | 10 865,59 |
| 46 | 31.10.2023 | 734,00 | 715,29 | 18,71 | 10 150,30 |
| 47 | 30.11.2023 | 734,00 | 717,08 | 16,92 | 9 433,22 |
| 48 | 31.12.2023 | 734,00 | 717,75 | 16,25 | 8 715,46 |
| 49 | 31.01.2024 | 734,00 | 718,99 | 15,01 | 7 996,47 |
| 50 | 29.02.2024 | 734,00 | 721,12 | 12,88 | 7 275,36 |
| 51 | 31.03.2024 | 734,00 | 721,47 | 12,53 | 6 553,89 |
| 52 | 30.04.2024 | 734,00 | 723,08 | 10,92 | 5 830,81 |
| 53 | 31.05.2024 | 734,00 | 723,96 | 10,04 | 5 106,85 |
| 54 | 30.06.2024 | 734,00 | 725,49 | 8,51 | 4 381,36 |
| 55 | 31.07.2024 | 734,00 | 726,45 | 7,55 | 3 654,91 |
| 56 | 31.08.2024 | 734,00 | 727,71 | 6,29 | 2 927,20 |
| 57 | 30.09.2024 | 734,00 | 729,12 | 4,88 | 2 198,08 |
| 58 | 31.10.2024 | 734,00 | 730,21 | 3,79 | 1 467,87 |
| 59 | 30.11.2024 | 734,00 | 731,55 | 2,45 | 736,31 |
| 60 | 31.12.2024 | 737,58 | 736,31 | 1,27 | 0,00 |
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|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **Celkem** |  | **44 043,58** | **41 849,80** | **2 193,78** |  |