

DOC.01

Memorial de Cálculo		Data Base	10/02/2021
Contrato	000014029/12	Principal	1.102.292,48
Emitente	CONSTRUTORA SOMAR LTDA	Juros CDI	94.892,05
Data Base	10/02/2021	Juros Pré	193.618,69
Data Contrato	22/03/2012	Juros Pós CDI	541.203,39
Vencimento	23/03/2015	Juros Pré Atraso	2.215.341,35
Valor Emitido	930.000,00	Juros Moratórios	3.248.894,53
Previsão de Incorporar Juros ao Principal	22/03/2013	Juros Multa	147.085,57
% do TJSP	100%	Total	7.543.328,06
Juros Contratual(%)	1,0% a.m.		
Juros de Mora (%)	1,0% a.m.		
Multa Contratual	2%		

Fluxo Contrato Original, datado de 22/03/2012. Previsão de incorporar juros ao principal em 22/03/2013.

Nº da Parcela	Data de Vencimento	Taxa de Amortização	Principal em aberto	Base Juros Contratual	Dias Corridos	Dias Úteis	Fator Juros Pós CDI	Fator Juros Pré	Juros Pós CDI	Juros Pré	Total	Dias Corridos Atraso	Dias Úteis Atraso	Base Encargos	Fator Juros Pós CDI Atraso	Juros Pós CDI Atraso	Fator Juros Pré Atraso	Juros Pré Atraso	Fator Juros Mora	Juros Mora	Multa Contratual	Total Encargos	Data do Pagamento	Valor do Pagamento	Saldo Devedor
Referência	-	-	A	B	-	-	C	D	$E = C \cdot (1 - i)$	$F = (B + E) \cdot (D - 1)$	$G = A + E + F$	-	-	G	H	$I = H \cdot (1 - i)$	J	$K = (G + I) \cdot (H - 1)$	L	$M = (G + I + K) \cdot (L - 1)$	$N = (G + I + K + M) \cdot \text{Multa}$	$O = I + K + M + N$	-	P	$Q = G + O + P$
Nota Explicativa																									
-	22/03/2013			930.000,00	365	250	1,0764	1,12576	71.006,35	125.884,26	1.126.890,60														

Fluxo após incorporar juros ao principal.

Nº da Parcela	Data de Vencimento	Taxa de Amortização	Principal em aberto	Base Juros Contratuais	Dias Corridos	Dias Úteis	Fator TJSP	Fator Juros Pré	Juros TJSP	Juros Pré	Total	Dias Corridos Atraso	Dias Úteis Atraso	Base Encargos	Fator TJSP Atraso	Juros TJSP Atraso	Fator Juros Pré Atraso	Juros Pré Atraso	Fator Juros Mora	Juros Mora	Multa Contratual	Total Encargos	Data do Pagamento	Valor do Pagamento	Saldo Devedor
Referência	-	-	A	B	-	-	C	D	$E = B \cdot (C - 1)$	$F = (B + E) \cdot (D - 1)$	$G = A + E + F$	-	-	G	H	$I = H \cdot (1 - i)$	J	$K = (G + I) \cdot (H - 1)$	L	$M = (G + I + K) \cdot (L - 1)$	$N = (G + I + K + M) \cdot \text{Multa}$	$O = I + K + M + N$	-	P	$Q = G + O + P$
Nota Explicativa	22/03/2013																								
1	22/04/2013	2,17%	24.497,47	1.126.890,60	31	20	1,0060	1,00952	6.760,60	10.794,12	42.052,19	1248	862	42.052,19	1,2972	12.497,55	1,5045	27.518,44	1,4160	34.140,37	2.324,17	76.480,53	21/09/2016	118.532,72	-
2	22/05/2013	2,17%	24.497,47	1.102.393,13	30	21	1,0059	1,01000	6.504,41	11.088,98	42.090,86	1218	841	42.090,86	1,2896	12.188,78	1,4896	26.573,65	1,4060	32.826,43	2.273,59	73.862,46	21/09/2016	57.738,24	58.215,07
3	21/09/2016		24.497,47						6.504,41	11.088,98	42.090,86	1603	1100	42.090,86	1,1569	20.705,50	1,6841	50.623,90	1,5343	60.604,22	2.638,67	134.572,29			176.631,15
4	24/06/2013	2,17%	24.497,47	1.077.895,65	33	22	1,0035	1,01048	3.773,18	11.334,46	39.605,12	2788	1919	39.605,12	1,4867	19.276,59	2,4825	57.292,80	1,5293	135.844,63	5.640,39	248.054,60			287.659,72
5	22/07/2013	2,17%	24.497,47	1.053.398,18	28	20	1,0028	1,00952	2.950,06	10.968,08	37.586,22	2760	1899	37.586,22	1,4826	18.990,25	2,4591	61.133,77	1,5200	125.800,10	5.250,79	230.293,91			267.790,13
6	22/08/2013	2,17%	24.497,47	1.028.900,70	31	23	0,9987	1,01096	(1.337,80)	11.259,60	34.419,28	2729	1876	34.419,28	1,4845	16.676,04	2,4324	73.191,14	1,9097	113.059,25	4.746,91	207.673,35			242.092,63
7	23/09/2013	2,17%	24.497,47	1.004.403,23	32	22	1,0016	1,01048	1.606,39	10.541,65	36.645,52	2697	1854	36.645,52	1,4821	17.667,77	2,4072	76.430,69	1,8990	117.538,84	4.965,68	216.602,95			253.248,47
8	22/10/2013	2,17%	24.497,47	979.905,75	29	21	1,0027	1,01000	2.646,99	9.825,53	36.969,99	2688	1833	36.969,99	1,4781	17.676,60	2,3834	75.997,27	1,8893	115.830,21	4.921,48	214.025,56			250.995,55
9	22/11/2013	2,17%	24.497,47	955.408,28	31	22	1,0061	1,01048	5.407,79	10.072,48	40.397,75	2637	1811	40.397,75	1,4692	18.953,49	2,3587	80.536,70	1,8760	123.051,16	5.260,82	207.894,18			268.301,92
10	23/12/2013	2,17%	24.497,47	930.910,80	31	21	1,0054	1,01000	5.026,18	9.359,37	38.863,03	2606	1790	38.863,03	1,4613	17.936,05	2,3353	75.871,43	1,8687	115.263,82	4.959,09	214.030,39			252.913,41
11	22/01/2014	2,17%	24.497,47	906.413,33	30	20	1,0072	1,00952	6.525,10	8.692,69	39.715,16	2576	1770	39.715,16	1,4508	17.905,10	2,3133	75.872,11	1,8687	114.453,72	4.964,92	212.985,86			252.701,02
12	24/02/2014	2,17%	24.497,47	881.915,85	33	23	1,0063	1,01096	5.566,77	9.724,55	39.778,79	2543	1747	39.778,79	1,4418	17.572,43	2,2882	73.880,80	1,8477	111.241,02	4.849,48	207.543,72			247.322,51
13	24/03/2014	2,17%	24.497,47	857.418,38	28	18	1,0064	1,00857	5.488,09	7.391,08	37.376,64	2515	1729	37.376,64	1,4326	16.168,54	2,2688	67.837,26	1,8383	101.842,78	4.486,50	190.415,09			227.791,73
14	22/04/2014	2,17%	24.497,47	832.920,90	29	19	1,0062	1,00904	6.830,38	7.594,14	38.922,00	2486	1710	38.922,00	1,4209	16.383,51	2,2485	69.946,19	1,8287	103.046,11	4.547,96	193.023,76			231.945,77
15	22/05/2014	2,17%	24.497,47	808.423,43	30	21	1,0078	1,01000	6.305,93	8.147,28	38.949,79	2456	1689	38.949,79	1,4099	15.966,90	2,2262	67.538,21	1,8187	100.086,02	4.448,82	187.837,95			226.787,74
16	23/06/2014	2,17%	24.497,47	783.925,95	32	21	1,0060	1,01000	4.702,98	7.886,29	37.086,74	2424	1668	37.086,74	1,4015	14.891,34	2,2041	62.589,55	1,8080	92.570,40	4.142,75	174.193,75			211.280,49
17	22/07/2014	2,17%	24.497,47	759.428,48	29	21	1,0026	1,01000	1.975,40	7.614,04	34.086,92	2395	1647	34.086,92	1,3979	13.962,88	2,1823	58.337,49	1,7983	83.016,52	3.740,08	156.656,97			190.743,89
18	22/08/2014	2,17%	24.497,47	734.931,01	31	23	1,0013	1,01096	955,17	8.983,33	33.516,17	2364	1624	33.516,17	1,3961	13.274,98	2,1587	54.215,50	1,7860	78.559,24	3.672,00	150.695,72			184.211,90
19	22/09/2014	2,17%	24.497,47	710.433,53	31	21	1,0018	1,01000	1.279,48	7.117,13	32.894,08	2333	1603	32.894,08	1,3936	12.946,02	2,1373	52.133,81	1,7777	76.191,05	3.483,30	144.754,19			177.648,27
20	22/10/2014	2,17%	24.497,47	685.936,06	30	22	1,0049	1,01048	3.360,04	7.222,91	35.080,43	2303	1581	35.080,43	1,3868	13.668,20	2,1151	54.249,69	1,7677	78.991,61	3.637,80	150.447,30			185.527,73
21	24/11/2014	2,17%	24.497,47	661.438,58	33	23	1,0038	1,01096	2.513,30	7.275,31	34.286,08	2270	1558	34.286,08	1,3815	13.080,98	2,0922	51.734,67	1,7567	74.985,97	3.481,77	143.284,39			177.570,48
22	22/12/2014	2,17%	24.497,47	636.941,11	28	20	1,0053	1,00952	636.941,11	6.096,81	33.970,39	2242	1538	33.970,39	1,3742	12.713,09	2,0725	49.356,49	1,7473	72.304,73	3.381,10	138.455,76			172.436,14
23	22/01/2015	2,17%	24.497,47	612.442,63	31	21	1,0062	1,01000	3.797,15	6.162,41	34.457,03	2211	1517	34.457,03	1,3658	12.602,44	2,0520	49.356,49	1,7370	71.189,11	3.354,70	136.632,74			171.089,77
24	23/02/2015	2,17%	24.497,47	587.946,16	32	20	1,0148	1,00952	8.700,66	5.681,00	38.879,14	2179	1497	38.879,14	1,3459	13.446,58	2,0306	54.031,61	1,7263	77.250,83	3.672,16	148.401,24			167.280,38
25	23/03/2015	50,00%	563.448,68	563.448,68	28	20	1,0116	1,00952	6.537,26	5.427,15	575.413,09	2151	1477	575.413,09	1,3304	190.128,10	2,0134	775.822,72	1,7170	1.105.157,92	52.930,44	2.124.029,17			2.699.452,26
Total			1.102.292,48						94.892,05	193.618,69	1.390.803,22					541.203,39		2.215.341,35		3.248.894,53	147.085,57	6.152.524,84			7.543.455,06