

# CONGELAR CRÉDITO

## Congelar Crédito

esta opción te permite congelar el crédito en un rango de fecha necesitado, para que en ese periodo de tiempo no sea cobrado las cuotas del crédito.

entramos al menú principal y seleccionamos la opción de Programa de Vivienda



luego seleccionamos la opción de Reliquidar de Créditos



ubicamos de la lista el crédito que deseamos congelar

| Ap. | Sel.                                | Céd.           | Nombres                                     | Carro  | Tipo Crédito | F. Solicto  | V. Selección |
|-----|-------------------------------------|----------------|---|--|--------------|-------------|--------------|
| 339 |                                     | 304.71.032.409 | VARGAS TOLDAN JOHN JAURO DE JESUS           | PROFESIONAL UNIVERSITARIO MEJORAMIENTO O CAMBIO DE 1 | 06/12/2017   | 208.607.122 | 0            |
| 340 |                                     | 305.15.507.768 | O RODRIGUEZ HERNANDEZ SANTIAGO LEON         | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 06/12/2017   | 250.000.000 | 0            |
| 341 |                                     | 306.44.007.395 | O AGUILDELO OSCORO DAISY JOHANNA            | LÍDER PROGRAMA SERV. ADQUISICIÓN DE VIVIENDA         | 07/12/2017   | 350.000.000 | 0            |
| 342 |                                     | 307.98.624.068 | O ROBLEDO GIRONDO OSCAR ANDRES              | AUXILIAR. MEJORAMIENTO O CAMBIO DE 1                 | 07/12/2017   | 136.490.000 | 0            |
| 343 |                                     | 308.8.104.846  | O CARVAJAL HINAN ALEXANDER                  | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 07/12/2017   | 250.800.000 | 0            |
| 344 |                                     | 309.17.147.747 | O MARIN PALACIOS JUAN JOSE                  | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 07/12/2017   | 250.800.000 | 0            |
| 345 |                                     | 310.40.733.990 | O GIRONDO HERRERA CARLOS ANDRES             | AUXILIAR ADMINISTRATIVO ADQUISICIÓN DE VIVIENDA      | 11/01/2018   | 147.900.000 | 1            |
| 346 |                                     | 311.43.004.844 | O MEZA OSPINA BLANCA LUZ                    | PROFESIONAL UNIVERSITARIO DESHYPOTECA                | 11/01/2018   | 186.900.320 | 1            |
| 347 |                                     | 312.8.359.715  | O BENAVIDES ARTEAGA SEBASTIAN EDUARDO       | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 24/01/2018   | 236.000.000 | 2            |
| 348 |                                     | 313.71.555.759 | O BOTERO FERNANDEZ GERMAN ANDRES            | SECRETARIO GENERAL MEJORAMIENTO O CAMBIO DE 1        | 08/05/2018   | 574.000.000 | 0            |
| 350 |                                     | 314.28.435.960 | O MEDINA GIRONDO LAURA MARCELA              | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 29/06/2018   | 249.900.000 | 1            |
| 349 |                                     | 315.43.668.412 | O URREGO LARREA MARIA CAMILA                | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 21/06/2018   | 265.000.000 | 1            |
| 351 |                                     | 316.28.422.918 | O OSIERA CALDERON LAURA MARIA               | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 10/07/2018   | 230.000.000 | 1            |
| 352 |                                     | 317.15.334.482 | O PEREZ CASTAÑEDA GILBERTO ANTONIO          | TECNICO ADMINISTRATIVO ADQUISICIÓN DE VIVIENDA       | 10/07/2018   | 187.490.000 | 1            |
| 353 |                                     | 318.13.487.686 | O BARBA RIOS JUAN CARLOS                    | LÍDER PROGRAMA EJECTADADUQUISICIÓN DE VIVIENDA       | 10/07/2018   | 351.550.000 | 1            |
| 354 |                                     | 319.43.180.865 | O OROZCO RAMIREZ LAURA CRISTINA             | PROFESIONAL UNIVERSITARIO DESHYPOTECA                | 10/07/2018   | 199.997.000 | 1            |
| 355 |                                     | 320.43.879.016 | O PINZON VALENCIA CAROLINA                  | Jefe Oficina Asesora ADQUISICIÓN DE VIVIENDA         | 11/07/2018   | 300.000.000 | 0            |
| 359 |                                     | 321.4.807.715  | O RODRIGUEZ BLANDON JOSE RUPERTO            | AUXILIAR. DESHYPOTECA                                | 27/08/2018   | 89.174.714  | 2            |
| 360 |                                     | 322.32.258.189 | O VALENCE CARDONA SANDRA MILENA             | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 27/08/2018   | 265.000.000 | 2            |
| 581 |                                     | 323.43.831.603 | O GONZALEZ GOMEZ LUIZ ADRIANA               | AUXILIAR ADMINISTRATIVO ADQUISICIÓN DE VIVIENDA      | 10/09/2018   | 158.000.000 | 1            |
| 358 |                                     | 324.43.744.273 | O RAMIREZ GIL VIGILIA AMARIA                | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 09/08/2018   | 249.900.000 | 1            |
| 582 |                                     | 325.43.841.102 | O CASTRO HENAD DIANA FERNANDA               | LÍDER PROGRAMA GEST MEJORAMIENTO O CAMBIO DE 1       | 10/09/2018   | 547.843.994 | 1            |
| 365 |                                     | 326.21.596.711 | O MARGAS ANGEL ILIAS ALFONSO                | AUXILIAR ADMINISTRATIVO ADQUISICIÓN DE VIVIENDA      | 11/09/2018   | 125.000.000 | 1            |
| 586 | <input checked="" type="checkbox"/> | 327.43.007.725 | O DOMEC MONIBAN STELLA MARIA                | AUXILIAR ADMINISTRATIVO ADQUISICIÓN DE VIVIENDA      | 11/10/2018   | 156.290.000 | 1            |
| 587 |                                     | 328.71.331.267 | O HERRERA GUZMAN JHON HAROLD                | PROFESIONAL UNIVERSITARIO ADQUISICIÓN DE VIVIENDA    | 23/10/2018   | 249.990.000 | 2            |
| 583 |                                     | 329.43.686.392 | O (NO USAR) ECHAMARRIA CUADRAS PAULA ANDREA | AUXILIAR ADMINISTRATIVO ADQUISICIÓN DE VIVIENDA      | 12/09/2018   | 10          | 1            |

vamos a la pestaña de Reliquidación y seleccionamos la ultima reliquidación que se le realizo al crédito pasamos a la pestaña de Proyección y ubicamos la ultima cuota pagada o cancelada

| Año  | Nº | Valor Capi. | Valor Adm. | Cuota + Adm. | Abs Interes | Abs Capit. | Saldo Tl Capit. | Fecha     | Saldo Interés | Saldo G. Adm. | Saldo Capita. |
|------|----|-------------|------------|--------------|-------------|------------|-----------------|-----------|---------------|---------------|---------------|
| 2018 | 1  | 431,294     | 26,520     | 437,814      | 192,497     | 238,797    | 153,961,203     | 5/10/2018 | 0             | 0             | 0             |
| 2018 | 2  | 431,294     | 26,520     | 437,814      | 192,203     | 239,091    | 153,723,111     | 1/10/2018 | 192,203       | 26,520        | 239,091       |
| 2018 | 3  | 431,294     | 26,520     | 437,814      | 191,908     | 239,386    | 153,482,725     | 5/11/2018 | 191,908       | 26,520        | 239,386       |
| 2018 | 4  | 431,294     | 26,520     | 437,814      | 191,613     | 239,681    | 153,243,044     | 0/11/2018 | 191,613       | 26,520        | 239,681       |
| 2018 | 5  | 431,294     | 26,520     | 437,814      | 191,318     | 239,976    | 153,003,084     | 5/12/2018 | 191,318       | 26,520        | 239,976       |
| 2018 | 6  | 431,294     | 26,520     | 437,814      | 191,023     | 240,272    | 154,762,796     | 1/12/2018 | 191,023       | 26,520        | 240,272       |
| 2019 | 7  | 431,294     | 26,520     | 437,814      | 190,728     | 240,568    | 154,332,277     | 5/01/2019 | 190,728       | 26,520        | 240,568       |
| 2019 | 8  | 431,294     | 26,520     | 437,814      | 190,429     | 240,865    | 154,281,363     | 1/01/2019 | 190,429       | 26,520        | 240,865       |
| 2019 | 9  | 431,294     | 26,520     | 437,814      | 190,133     | 241,162    | 154,040,201     | 5/02/2019 | 190,133       | 26,520        | 241,162       |
| 2019 | 10 | 431,294     | 26,520     | 437,814      | 189,838     | 241,459    | 153,798,742     | 8/02/2019 | 189,838       | 26,520        | 241,459       |
| 2019 | 11 | 431,294     | 26,520     | 437,814      | 189,538     | 241,756    | 153,556,985     | 5/03/2019 | 189,538       | 26,520        | 241,756       |
| 2019 | 12 | 431,294     | 26,520     | 437,814      | 189,240     | 242,054    | 153,314,912     | 1/03/2019 | 189,240       | 26,520        | 242,054       |
| 2019 | 13 | 431,294     | 26,520     | 437,814      | 188,942     | 242,352    | 153,072,579     | 5/04/2019 | 188,942       | 26,520        | 242,352       |
| 2019 | 14 | 431,294     | 26,520     | 437,814      | 188,643     | 242,651    | 153,839,938     | 0/04/2019 | 188,643       | 26,520        | 242,651       |
| 2019 | 15 | 431,294     | 26,520     | 437,814      | 188,344     | 242,950    | 153,598,978     | 5/05/2019 | 188,344       | 26,520        | 242,950       |
| 2019 | 16 | 431,294     | 26,520     | 437,814      | 188,045     | 243,250    | 153,343,738     | 1/05/2019 | 188,045       | 26,520        | 243,250       |
| 2019 | 17 | 431,294     | 26,520     | 437,814      | 187,745     | 243,549    | 153,100,178     | 5/06/2019 | 187,745       | 26,520        | 243,549       |
| 2019 | 18 | 431,294     | 26,520     | 437,814      | 187,445     | 243,850    | 153,856,329     | 0/06/2019 | 187,445       | 26,520        | 243,850       |
| 2019 | 19 | 431,294     | 26,520     | 437,814      | 187,144     | 244,150    | 153,612,179     | 5/07/2019 | 187,144       | 26,520        | 244,150       |
| 2019 | 20 | 431,294     | 26,520     | 437,814      | 186,843     | 244,451    | 153,367,738     | 1/07/2019 | 186,843       | 0             | 244,451       |
| 2019 | 21 | 431,294     | 26,520     | 437,814      | 186,542     | 244,752    | 153,132,973     | 5/08/2019 | 186,542       | 0             | 244,752       |
| 2019 | 22 | 431,294     | 26,520     | 437,814      | 186,240     | 245,054    | 153,877,921     | 1/08/2019 | 186,240       | 0             | 245,054       |
| 2019 | 23 | 431,294     | 26,520     | 437,814      | 185,938     | 245,356    | 153,632,565     | 5/09/2019 | 185,938       | 0             | 245,356       |
| 2019 | 24 | 431,294     | 26,520     | 437,814      | 185,636     | 245,658    | 153,398,907     | 0/09/2019 | 185,636       | 0             | 245,658       |
| 2019 | 25 | 431,294     | 26,520     | 437,814      | 185,333     | 245,961    | 153,148,945     | 5/10/2019 | 185,333       | 0             | 245,961       |
| 2019 | 26 | 431,294     | 26,520     | 437,814      | 185,030     | 246,264    | 153,894,682     | 1/10/2019 | 185,030       | 0             | 246,264       |

Presionamos el botón de congelar crédito

| Año  | Nº | Valor Capi. | Valor Adm. | Cuota + Adm. | Abs Interes | Abs Capit. | Saldo Tl Capit. | Fecha     | Saldo Interés | Saldo G. Adm. | Saldo Capita. |
|------|----|-------------|------------|--------------|-------------|------------|-----------------|-----------|---------------|---------------|---------------|
| 2018 | 1  | 431,294     | 26,520     | 437,814      | 192,497     | 238,797    | 153,961,203     | 5/10/2018 | 0             | 0             | 0             |
| 2018 | 2  | 431,294     | 26,520     | 437,814      | 192,203     | 239,091    | 153,723,111     | 1/10/2018 | 192,203       | 26,520        | 239,091       |
| 2018 | 3  | 431,294     | 26,520     | 437,814      | 191,908     | 239,386    | 153,482,725     | 5/11/2018 | 191,908       | 26,520        | 239,386       |
| 2018 | 4  | 431,294     | 26,520     | 437,814      | 191,613     | 239,681    | 153,243,044     | 0/11/2018 | 191,613       | 26,520        | 239,681       |
| 2018 | 5  | 431,294     | 26,520     | 437,814      | 191,318     | 239,976    | 153,003,084     | 5/12/2018 | 191,318       | 26,520        | 239,976       |
| 2018 | 6  | 431,294     | 26,520     | 437,814      | 191,023     | 240,272    | 154,762,796     | 1/12/2018 | 191,023       | 26,520        | 240,272       |
| 2019 | 7  | 431,294     | 26,520     | 437,814      | 190,728     | 240,568    | 154,332,277     | 5/01/2019 | 190,728       | 26,520        | 240,568       |
| 2019 | 8  | 431,294     | 26,520     | 437,814      | 190,429     | 240,865    | 154,281,363     | 1/01/2019 | 190,429       | 26,520        | 240,865       |
| 2019 | 9  | 431,294     | 26,520     | 437,814      | 190,133     | 241,162    | 154,040,201     | 5/02/2019 | 190,133       | 26,520        | 241,162       |
| 2019 | 10 | 431,294     | 26,520     | 437,814      | 189,838     | 241,459    | 153,798,742     | 8/02/2019 | 189,838       | 26,520        | 241,459       |
| 2019 | 11 | 431,294     | 26,520     | 437,814      | 189,538     | 241,756    | 153,556,985     | 5/03/2019 | 189,538       | 26,520        | 241,756       |
| 2019 | 12 | 431,294     | 26,520     | 437,814      | 189,240     | 242,054    | 153,314,912     | 1/03/2019 | 189,240       | 26,520        | 242,054       |
| 2019 | 13 | 431,294     | 26,520     | 437,814      | 188,942     | 242,352    | 153,072,579     | 5/04/2019 | 188,942       | 26,520        | 242,352       |
| 2019 | 14 | 431,294     | 26,520     | 437,814      | 188,643     | 242,651    | 153,839,938     | 0/04/2019 | 188,643       | 26,520        | 242,651       |

colocamos la fecha desde el cual se va a congelar al crédito hasta la fecha que se reactivara el cobro de las cuotas del crédito

| Año  | Nº | Valor Capi. | Valor Adm. | Cuota + Adm. | Abs Interes | Abs Capit. | Saldo Tl Capit. | Fecha      | Saldo Interés | Saldo G. Adm. | Saldo Capita. |
|------|----|-------------|------------|--------------|-------------|------------|-----------------|------------|---------------|---------------|---------------|
| 2018 | 28 | 255,889     | 4,113      | 258,002      | 37,029      | 216,860    | 14,797,468      | 10/05/2018 | 0             | 0             | 0             |
| 2018 | 29 | 255,889     | 4,113      | 258,002      | 36,495      | 217,394    | 14,580,074      | 10/06/2018 | 0             | 0             | 0             |
| 2018 | 30 | 255,889     | 4,127      | 258,116      | 35,958      | 217,931    | 14,362,143      | 10/07/2018 | 0             | 0             | 0             |
| 2018 | 31 | 255,889     | 4,287      | 258,116      | 35,421      | 218,468    | 14,143,875      | 10/08/2018 | 0             | 0             | 0             |
| 2018 | 32 | 255,889     | 4,287      | 258,116      | 34,882      | 219,007    | 13,924,686      | 10/09/2018 | 19,311        | 4,287         | 219,007       |
| 2018 | 33 | 255,889     | 4,287      | 258,116      | 34,342      | 219,547    |                 |            |               |               |               |
| 2018 | 34 | 255,889     | 4,287      | 258,116      | 33,801      | 220,088    |                 |            |               |               |               |
| 2018 | 35 | 255,889     | 4,287      | 258,116      | 33,258      | 220,631    |                 |            |               |               |               |
| 2019 | 36 | 255,889     | 4,287      | 258,116      | 32,714      | 221,175    |                 |            |               |               |               |
| 2019 | 37 | 255,889     | 4,287      | 258,116      | 32,168      | 221,721    |                 |            |               |               |               |
| 2019 | 38 | 255,889     | 4,287      | 258,116      | 31,623      | 222,268    |                 |            |               |               |               |
| 2019 | 39 | 255,889     | 4,287      | 258,116      | 31,073      | 222,816    |                 |            |               |               |               |
| 2019 | 40 | 255,889     | 4,287      | 258,116      | 30,524      | 223,365    |                 |            |               |               |               |
| 2019 | 41 | 255,889     | 4,287      | 258,116      | 29,973      | 223,916    |                 |            |               |               |               |
| 2019 | 42 | 255,889     | 4,287      | 258,116      | 29,420      | 224,469    |                 |            |               |               |               |
| 2019 | 43 | 255,889     | 975        | 254,864      | 28,867      | 225,032    | 11,479,649      | 10/08/2019 | 28,867        | 975           | 225,032       |
| 2019 | 44 | 255,889     | 975        | 254,864      | 28,312      | 225,577    | 11,254,072      | 10/09/2019 | 28,312        | 975           | 225,577       |

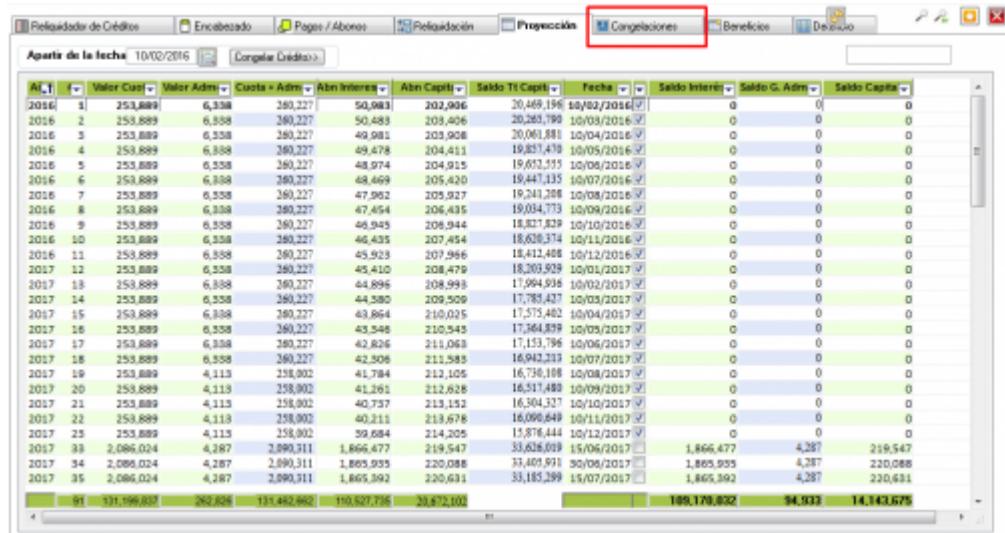
nuevamente presionamos el botón de congelar el crédito, para que tome el cambio

| Reliquidador de Créditos |           |           |             |             |             |                  |            |               |              |               | Encabezado | Pagos / Abonos | Reliquidación | Proyección | Congelaciones | Beneficios | Detalle |
|--------------------------|-----------|-----------|-------------|-------------|-------------|------------------|------------|---------------|--------------|---------------|------------|----------------|---------------|------------|---------------|------------|---------|
| Año                      | Valor Cto | Valor Adm | Cuota + Adm | Abn Interes | Abn Capital | Saldo Tl Capital | Fecha      | Saldo Interes | Saldo G. Adm | Saldo Capital |            |                |               |            |               |            |         |
| 2018 30                  | 253,889   | 4,287     | 258,176     | 35,958      | 217,931     | 14,362,143       | 10/07/2018 | 0             | 0            | 0             |            |                |               |            |               |            |         |
| 2018 31                  | 253,889   | 4,287     | 258,176     | 35,421      | 218,468     | 14,143,675       | 10/08/2018 | 0             | 0            | 0             |            |                |               |            |               |            |         |
| 2018 32                  | 253,889   | 4,287     | 258,176     | 34,982      | 219,067     | 13,924,668       | 10/09/2018 | 19,811        | 4,287        | 219,067       |            |                |               |            |               |            |         |
| 2018 33                  | 253,889   |           |             |             |             | 17,504,731       |            | 54,542        | 4,287        | 219,547       |            |                |               |            |               |            |         |
| 2018 34                  | 253,889   |           |             |             |             |                  |            | 53,801        | 4,287        | 220,088       |            |                |               |            |               |            |         |
| 2018 35                  | 253,889   |           |             |             |             |                  |            | 53,258        | 4,287        | 220,631       |            |                |               |            |               |            |         |
| 2018 36                  | 253,889   |           |             |             |             |                  |            | 52,714        | 4,287        | 221,175       |            |                |               |            |               |            |         |
| 2018 37                  | 253,889   |           |             |             |             |                  |            | 52,188        | 4,287        | 221,721       |            |                |               |            |               |            |         |
| 2019 38                  | 253,889   |           |             |             |             |                  |            | 51,621        | 4,287        | 222,268       |            |                |               |            |               |            |         |
| 2019 39                  | 253,889   |           |             |             |             |                  |            | 51,073        | 4,287        | 222,816       |            |                |               |            |               |            |         |
| 2019 40                  | 253,889   |           |             |             |             |                  |            | 50,524        | 4,287        | 223,385       |            |                |               |            |               |            |         |
| 2019 41                  | 253,889   |           |             |             |             |                  |            | 49,973        | 4,287        | 223,916       |            |                |               |            |               |            |         |
| 2019 42                  | 253,889   |           |             |             |             |                  |            | 49,420        | 4,287        | 224,469       |            |                |               |            |               |            |         |
| 2019 43                  | 253,889   | 975       | 254,864     | 28,867      | 225,022     | 11,179,849       | 31/08/2019 | 28,867        | 975          | 225,022       |            |                |               |            |               |            |         |
| 2019 44                  | 253,889   | 975       | 254,864     | 28,812      | 225,577     | 11,125,072       | 30/09/2019 | 28,812        | 975          | 225,577       |            |                |               |            |               |            |         |
| 2019 45                  | 253,889   | 975       | 254,864     | 27,756      | 226,133     | 11,027,939       | 31/10/2019 | 27,756        | 975          | 226,133       |            |                |               |            |               |            |         |
| 2019 46                  | 253,889   | 975       | 254,864     | 27,198      | 226,691     | 10,801,148       | 30/11/2019 | 27,198        | 975          | 226,691       |            |                |               |            |               |            |         |
| 2019 47                  | 253,889   | 975       | 254,864     | 26,639      | 227,250     | 10,573,997       | 31/12/2019 | 26,639        | 975          | 227,250       |            |                |               |            |               |            |         |
| 2019 48                  | 253,889   | 975       | 254,864     | 26,078      | 227,811     | 10,346,187       | 31/01/2020 | 26,078        | 975          | 227,811       |            |                |               |            |               |            |         |
| 2019 49                  | 253,889   | 975       | 254,864     | 25,516      | 228,375     | 10,117,714       | 28/02/2020 | 25,516        | 975          | 228,375       |            |                |               |            |               |            |         |
| 2019 50                  | 253,889   | 975       | 254,864     | 24,953      | 228,936     | 9,888,879        | 30/02/2020 | 24,953        | 975          | 228,936       |            |                |               |            |               |            |         |
| 2019 51                  | 253,889   | 975       | 254,864     | 24,389      | 229,500     | 9,659,371        | 30/04/2020 | 24,389        | 975          | 229,500       |            |                |               |            |               |            |         |
| 2019 52                  | 253,889   | 975       | 254,864     | 23,823      | 230,066     | 9,429,312        | 31/05/2020 | 23,823        | 975          | 230,066       |            |                |               |            |               |            |         |
| 2019 53                  | 253,889   | 975       | 254,864     | 23,255      | 230,634     | 9,198,678        | 30/06/2020 | 23,255        | 975          | 230,634       |            |                |               |            |               |            |         |
| 2019 54                  | 253,889   | 975       | 254,864     | 22,686      | 231,205     | 8,967,475        | 31/07/2020 | 22,686        | 975          | 231,205       |            |                |               |            |               |            |         |
| 2019 55                  | 253,889   | 975       | 254,864     | 22,116      | 231,773     | 8,735,703        | 31/08/2020 | 22,116        | 975          | 231,773       |            |                |               |            |               |            |         |

luego le colocamos la fecha en que se reactivara el crédito en la proyección y presionamos el botón para que ejecute y actualice la proyección

| Reliquidador de Créditos |           |           |             |             |             |                  |            |               |              |               | Encabezado | Pagos / Abonos | Reliquidación | Proyección | Congelaciones | Beneficios | Detalle |
|--------------------------|-----------|-----------|-------------|-------------|-------------|------------------|------------|---------------|--------------|---------------|------------|----------------|---------------|------------|---------------|------------|---------|
| Año                      | Valor Cto | Valor Adm | Cuota + Adm | Abn Interes | Abn Capital | Saldo Tl Capital | Fecha      | Saldo Interes | Saldo G. Adm | Saldo Capital |            |                |               |            |               |            |         |
| 2018 30                  | 253,889   | 4,287     | 258,176     | 35,958      | 217,931     | 14,362,143       | 10/07/2018 | 0             | 0            | 0             |            |                |               |            |               |            |         |
| 2018 31                  | 253,889   | 4,287     | 258,176     | 35,421      | 218,468     | 14,143,675       | 10/08/2018 | 0             | 0            | 0             |            |                |               |            |               |            |         |
| 2018 32                  | 253,889   | 4,287     | 258,176     | 34,982      | 219,067     | 13,924,668       | 10/09/2018 | 19,811        | 4,287        | 219,067       |            |                |               |            |               |            |         |
| 2018 33                  | 253,889   | 4,287     | 258,176     | 34,342      | 219,547     | 13,785,171       | 31/10/2018 | 34,342        | 4,287        | 219,547       |            |                |               |            |               |            |         |
| 2018 34                  | 253,889   | 4,287     | 258,176     | 33,801      | 220,068     | 13,485,033       | 30/11/2018 | 33,801        | 4,287        | 220,068       |            |                |               |            |               |            |         |
| 2018 35                  | 253,889   | 4,287     | 258,176     | 33,258      | 220,651     | 13,264,401       | 31/12/2018 | 33,258        | 4,287        | 220,651       |            |                |               |            |               |            |         |
| 2019 36                  | 253,889   | 4,287     | 258,176     | 32,714      | 221,175     | 13,043,238       | 31/01/2019 | 32,714        | 4,287        | 221,175       |            |                |               |            |               |            |         |
| 2019 37                  | 253,889   | 4,287     | 258,176     | 32,168      | 221,721     | 12,821,195       | 28/02/2019 | 32,168        | 4,287        | 221,721       |            |                |               |            |               |            |         |
| 2019 38                  | 253,889   | 4,287     | 258,176     | 31,621      | 222,268     | 12,599,237       | 31/03/2019 | 31,621        | 4,287        | 222,268       |            |                |               |            |               |            |         |
| 2019 39                  | 253,889   | 4,287     | 258,176     | 31,073      | 222,816     | 12,376,401       | 30/04/2019 | 31,073        | 4,287        | 222,816       |            |                |               |            |               |            |         |
| 2019 40                  | 253,889   | 4,287     | 258,176     | 30,524      | 223,365     | 12,155,056       | 31/05/2019 | 30,524        | 4,287        | 223,365       |            |                |               |            |               |            |         |
| 2019 41                  | 253,889   | 4,287     | 258,176     | 29,973      | 223,916     | 11,929,140       | 30/06/2019 | 29,973        | 4,287        | 223,916       |            |                |               |            |               |            |         |
| 2019 42                  | 253,889   | 4,287     | 258,176     | 29,420      | 224,469     | 11,704,871       | 31/07/2019 | 29,420        | 4,287        | 224,469       |            |                |               |            |               |            |         |
| 2019 43                  | 253,889   | 975       | 254,864     | 28,867      | 224,989     | 10,811,814       | 29/02/2020 | 28,867        | 975          | 225,022       |            |                |               |            |               |            |         |
| 2019 44                  | 253,889   | 975       | 254,864     | 28,302      | 225,520     | 11,479,641       | 31/08/2019 | 28,302        | 975          | 225,520       |            |                |               |            |               |            |         |
| 2019 45                  | 253,889   | 975       | 254,864     | 27,841      | 226,057     | 11,234,072       | 30/09/2019 | 27,841        | 975          | 226,057       |            |                |               |            |               |            |         |
| 2019 46                  | 253,889   | 975       | 254,864     | 27,377      | 226,595     | 11,027,939       | 31/10/2019 | 27,377        | 975          | 226,595       |            |                |               |            |               |            |         |
| 2019 47                  | 253,889   | 975       | 254,864     | 26,918      | 227,133     | 10,801,091       | 31/11/2019 | 26,918        | 975          | 227,133       |            |                |               |            |               |            |         |
| 2019 48                  | 253,889   | 975       | 254,864     | 26,456      | 227,671     | 10,573,997       | 31/12/2019 | 26,456        | 975          | 227,671       |            |                |               |            |               |            |         |
| 2019 49                  | 253,889   | 975       | 254,864     | 26,009      | 228,209     | 10,346,187       | 31/01/2020 | 26,009        | 975          | 228,209       |            |                |               |            |               |            |         |
| 2019 50                  | 253,889   | 975       | 254,864     | 25,552      | 228,737     | 10,117,814       | 29/02/2020 | 25,552        | 975          | 228,737       |            |                |               |            |               |            |         |
| 2019 51                  | 253,889   | 975       | 254,864     | 24,993      | 229,265     | 10,897,475       | 30/04/2020 | 24,993        | 975          | 229,265       |            |                |               |            |               |            |         |
| 2019 52                  | 253,889   | 975       | 254,864     | 24,436      | 229,802     | 10,669,312       | 31/05/2020 | 24,436        | 975          | 230,066       |            |                |               |            |               |            |         |
| 2019 53                  | 253,889   | 975       | 254,864     | 23,878      | 230,339     | 10,439,912       | 31/06/2020 | 23,878        | 975          | 230,339       |            |                |               |            |               |            |         |
| 2019 54                  | 253,889   | 975       | 254,864     | 23,320      | 230,876     | 8,967,475        | 31/07/2020 | 23,320        | 975          | 231,205       |            |                |               |            |               |            |         |
| 2019 55                  | 253,889   | 975       | 254,864     | 22,762      | 231,414     | 8,735,703        | 31/08/2020 | 22,762        | 975          | 231,414       |            |                |               |            |               |            |         |

al guardar los cambios nos llevara nuevamente a la lista donde están todos los créditos el cual seleccionaremos nuevamente el crédito, y al lado de la pestaña de Proyección se activara una nueva pestaña llamada Congelaciones



| Año  | Valor Cuota | Valor Adm. | Cuota + Adm. | Abn Interes | Abn Capital | Saldo Tl Capit. | Fecha      | Saldo Interes | Saldo G. Adm. | Saldo Capital |
|------|-------------|------------|--------------|-------------|-------------|-----------------|------------|---------------|---------------|---------------|
| 2016 | 1           | 253,889    | 6,338        | 260,227     | 50,983      | 202,906         | 20,468,196 | 10/03/2016    | 0             | 0             |
| 2016 | 2           | 253,889    | 6,338        | 260,227     | 50,483      | 203,406         | 20,283,790 | 10/03/2016    | 0             | 0             |
| 2016 | 3           | 253,889    | 6,338        | 260,227     | 49,981      | 203,908         | 20,061,881 | 10/04/2016    | 0             | 0             |
| 2016 | 4           | 253,889    | 6,338        | 260,227     | 49,478      | 204,411         | 19,837,470 | 10/05/2016    | 0             | 0             |
| 2016 | 5           | 253,889    | 6,338        | 260,227     | 48,974      | 204,915         | 19,612,555 | 10/06/2016    | 0             | 0             |
| 2016 | 6           | 253,889    | 6,338        | 260,227     | 48,469      | 205,420         | 19,447,135 | 10/07/2016    | 0             | 0             |
| 2016 | 7           | 253,889    | 6,338        | 260,227     | 47,962      | 205,927         | 19,341,288 | 10/08/2016    | 0             | 0             |
| 2016 | 8           | 253,889    | 6,338        | 260,227     | 47,454      | 206,435         | 19,034,773 | 10/09/2016    | 0             | 0             |
| 2016 | 9           | 253,889    | 6,338        | 260,227     | 46,945      | 206,944         | 18,827,829 | 10/10/2016    | 0             | 0             |
| 2016 | 10          | 253,889    | 6,338        | 260,227     | 46,435      | 207,454         | 18,620,374 | 10/11/2016    | 0             | 0             |
| 2016 | 11          | 253,889    | 6,338        | 260,227     | 45,923      | 207,966         | 18,412,408 | 10/12/2016    | 0             | 0             |
| 2017 | 12          | 253,889    | 6,338        | 260,227     | 45,410      | 208,479         | 18,203,529 | 10/01/2017    | 0             | 0             |
| 2017 | 13          | 253,889    | 6,338        | 260,227     | 44,896      | 208,995         | 17,994,918 | 10/02/2017    | 0             | 0             |
| 2017 | 14          | 253,889    | 6,338        | 260,227     | 44,380      | 209,509         | 17,783,427 | 10/03/2017    | 0             | 0             |
| 2017 | 15          | 253,889    | 6,338        | 260,227     | 43,864      | 210,025         | 17,575,482 | 10/04/2017    | 0             | 0             |
| 2017 | 16          | 253,889    | 6,338        | 260,227     | 43,348      | 210,545         | 17,364,859 | 10/05/2017    | 0             | 0             |
| 2017 | 17          | 253,889    | 6,338        | 260,227     | 42,826      | 211,068         | 17,153,796 | 10/06/2017    | 0             | 0             |
| 2017 | 18          | 253,889    | 6,338        | 260,227     | 42,303      | 211,585         | 16,942,213 | 10/07/2017    | 0             | 0             |
| 2017 | 19          | 253,889    | 4,113        | 258,002     | 41,784      | 212,105         | 16,730,188 | 10/08/2017    | 0             | 0             |
| 2017 | 20          | 253,889    | 4,113        | 258,002     | 41,261      | 212,628         | 16,517,480 | 10/09/2017    | 0             | 0             |
| 2017 | 21          | 253,889    | 4,113        | 258,002     | 40,737      | 213,152         | 16,304,327 | 10/10/2017    | 0             | 0             |
| 2017 | 22          | 253,889    | 4,113        | 258,002     | 40,211      | 213,678         | 16,090,649 | 10/11/2017    | 0             | 0             |
| 2017 | 23          | 253,889    | 4,113        | 258,002     | 39,684      | 214,205         | 15,876,444 | 10/12/2017    | 0             | 0             |
| 2017 | 33          | 2,086,024  | 4,287        | 2,090,311   | 1,866,477   | 219,547         | 33,628,019 | 15/06/2017    | 1,866,477     | 4,287         |
| 2017 | 34          | 2,086,024  | 4,287        | 2,090,311   | 1,865,935   | 220,088         | 33,405,951 | 30/06/2017    | 1,865,935     | 4,287         |
| 2017 | 35          | 2,086,024  | 4,287        | 2,090,311   | 1,865,392   | 220,631         | 33,185,299 | 15/07/2017    | 1,865,392     | 4,287         |
|      |             |            |              |             |             |                 |            |               | 189,176,892   | 54,933        |
|      |             |            |              |             |             |                 |            |               |               | 14,143,675    |

dentro de esta ventana indicara la fecha en que inicia la congelación y la fecha en que termina, la cual se reactivara nuevamente el cobro de las cuotas



| Motivo Congelación | Fecha Inicio | Fecha Final | Responsable               |
|--------------------|--------------|-------------|---------------------------|
| 18 pruebas         | 10/05/2018   | 01/01/2019  | ADMINISTRADOR DEL SISTEMA |

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