

Identificação do Imóvel

Título: **Condomínio Res Pleno Morumbi**
 Edital: <https://www.biasileiloes.com.br/sale/detail?id=54784>

Dados de Entrada

| | | | | | |
|-----------------------------|----------------|-----------------|----------------|-------------------|----------------|
| Valor Inicial | R\$ 384.000,00 | Valor Atual | R\$ 390.000,00 | Valor de Mercado | R\$ 600.000,00 |
| Comissão Leiloeiro | 5% | ITBI | 3% | Custos Cartório | R\$ 9.447,18 |
| Análise Docs | R\$ 300,00 | Meses até Venda | 12 | Comissão Corretor | 6% |
| IR sobre Lucro | 15% | IPTU | R\$ 0,00 | CET Anual | 9.8% |
| Meses Financ. | 420 | Entrada | 20% | | |
| GASTOS RECORRENTES (MENSAL) | | | GASTOS ÚNICOS | | |
| Condomínio | | R\$ 400,00 | Desocupação | | R\$ 2.000,00 |
| Luz | | R\$ 20,00 | Reforma | | R\$ 10.000,00 |
| Água | | R\$ 20,00 | Chaveiro | | R\$ 300,00 |

Comparativo de Modelos de Compra

Lance de R\$ 390.000,00 · Venda em 12 meses · Valor de mercado R\$ 600.000,00

| Modelo | Desembolso | Dívida | Lucro Líquido | ROI |
|-----------------------|----------------|----------------|---------------|-------|
| À Vista | R\$ 484.527,18 | R\$ 0,00 | R\$ 98.151,89 | 20.3% |
| Financiamento SAC | R\$ 207.313,15 | R\$ 303.085,71 | R\$ 76.160,97 | 36.7% |
| ★ Financiamento PRICE | R\$ 199.936,64 | R\$ 310.794,72 | R\$ 75.878,35 | 38.0% |

Cenário À Vista

Tabela de Lance x Lucro

Linhas = valor do lance | Colunas = meses até a venda | Valores = lucro líquido (ROI %)

| Lance | 1m | 2m | 3m | 4m | 5m | 6m | 7m | 8m | 9m | 10m | 11m | 12m |
|-----------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| R\$359k | R\$130,7k 29,30% | R\$130,3k 29,18% | R\$130k 29,07% | R\$129,6k 28,96% | R\$129,2k 28,85% | R\$128,9k 28,74% | R\$128,5k 28,62% | R\$128,1k 28,51% | R\$127,7k 28,40% | R\$127,4k 28,29% | R\$127k 28,18% | R\$126,6k 28,07% |
| R\$364k | R\$126,1k 27,93% | R\$125,8k 27,82% | R\$125,4k 27,71% | R\$125k 27,60% | R\$124,6k 27,49% | R\$124,3k 27,38% | R\$123,9k 27,27% | R\$123,5k 27,17% | R\$123,1k 27,06% | R\$122,8k 26,95% | R\$122,4k 26,84% | R\$122k 26,73% |
| R\$369k | R\$121,5k 26,60% | R\$121,2k 26,49% | R\$120,8k 26,38% | R\$120,4k 26,27% | R\$120k 26,17% | R\$119,7k 26,06% | R\$119,3k 25,95% | R\$118,9k 25,85% | R\$118,6k 25,74% | R\$118,2k 25,64% | R\$117,8k 25,53% | R\$117,4k 25,43% |
| R\$374k | R\$117k 25,29% | R\$116,6k 25,19% | R\$116,2k 25,08% | R\$115,8k 24,98% | R\$115,5k 24,87% | R\$115,1k 24,77% | R\$114,7k 24,67% | R\$114,3k 24,56% | R\$114k 24,46% | R\$113,6k 24,36% | R\$113,2k 24,25% | R\$112,8k 24,15% |
| R\$379k | R\$112,4k 24,02% | R\$112k 23,92% | R\$111,6k 23,81% | R\$111,2k 23,71% | R\$110,9k 23,61% | R\$110,5k 23,51% | R\$110,1k 23,41% | R\$109,7k 23,31% | R\$109,4k 23,21% | R\$109k 23,10% | R\$108,6k 23,00% | R\$108,2k 22,90% |
| R\$384k | R\$107,8k 22,78% | R\$107,4k 22,68% | R\$107k 22,58% | R\$106,7k 22,48% | R\$106,3k 22,38% | R\$105,9k 22,28% | R\$105,5k 22,18% | R\$105,2k 22,08% | R\$104,8k 21,98% | R\$104,4k 21,88% | R\$104k 21,78% | R\$103,7k 21,68% |
| R\$389k | R\$103,2k 21,56% | R\$102,8k 21,46% | R\$102,4k 21,36% | R\$102,1k 21,27% | R\$101,7k 21,17% | R\$101,3k 21,07% | R\$100,9k 20,97% | R\$100,6k 20,88% | R\$100,2k 20,78% | R\$99,8k 20,68% | R\$99,4k 20,59% | R\$99,1k 20,49% |
| > R\$390k | R\$102,3k 21,32% | R\$101,9k 21,22% | R\$101,5k 21,12% | R\$101,1k 21,03% | R\$100,8k 20,93% | R\$100,4k 20,83% | R\$100k 20,74% | R\$99,6k 20,64% | R\$99,3k 20,54% | R\$98,9k 20,45% | R\$98,5k 20,35% | R\$98,2k 20,26% |
| R\$394k | R\$98,6k 20,37% | R\$98,2k 20,27% | R\$97,8k 20,18% | R\$97,5k 20,08% | R\$97,1k 19,99% | R\$96,7k 19,89% | R\$96,3k 19,80% | R\$96k 19,70% | R\$95,6k 19,61% | R\$95,2k 19,52% | R\$94,9k 19,42% | R\$94,5k 19,33% |
| R\$399k | R\$94k 19,21% | R\$93,6k 19,11% | R\$93,3k 19,02% | R\$92,9k 18,93% | R\$92,5k 18,83% | R\$92,1k 18,74% | R\$91,8k 18,65% | R\$91,4k 18,56% | R\$91k 18,46% | R\$90,6k 18,37% | R\$90,3k 18,28% | R\$89,9k 18,19% |
| R\$404k | R\$89,4k 18,07% | R\$89k 17,98% | R\$88,7k 17,89% | R\$88,3k 17,80% | R\$87,9k 17,71% | R\$87,5k 17,61% | R\$87,2k 17,52% | R\$86,8k 17,43% | R\$86,4k 17,34% | R\$86k 17,25% | R\$85,7k 17,16% | R\$85,3k 17,07% |
| R\$409k | R\$84,8k 16,96% | R\$84,4k 16,87% | R\$84,1k 16,78% | R\$83,7k 16,69% | R\$83,3k 16,60% | R\$83k 16,51% | R\$82,6k 16,42% | R\$82,2k 16,33% | R\$81,8k 16,25% | R\$81,5k 16,16% | R\$81,1k 16,07% | R\$80,7k 15,98% |
| R\$414k | R\$80,2k 15,87% | R\$79,9k 15,78% | R\$79,5k 15,69% | R\$79,1k 15,61% | R\$78,7k 15,52% | R\$78,4k 15,43% | R\$78k 15,34% | R\$77,6k 15,26% | R\$77,2k 15,17% | R\$76,9k 15,08% | R\$76,5k 15,00% | R\$76,1k 14,91% |

Resultado

| | |
|--------------------------------|-----------------------|
| Preço/Entrada | R\$ 390.000,00 |
| Comissão Leiloeiro | R\$ 19.500,00 |
| ITBI | R\$ 11.700,00 |
| Custos Fixos (cartório + docs) | R\$ 9.747,18 |
| Subtotal Curto Prazo | R\$ 430.947,18 |
| Parcelas pagas | R\$ 0,00 |
| Gastos recorrentes | R\$ 5.280,00 |
| Corretagem | R\$ 36.000,00 |
| Subtotal Longo Prazo | R\$ 41.280,00 |
| Gastos previstos | R\$ 12.300,00 |
| Desembolso total | R\$ 484.527,18 |
| Dívida restante | R\$ 0,00 |
| Lucro bruto | R\$ 115.472,82 |
| IRPF | R\$ 17.320,92 |
| Lucro líquido | R\$ 98.151,89 |
| ROI | 20.3% |

Projeção de ROI no Tempo

| Mês | Desembolso | Lucro Líquido | ROI |
|-----|----------------|----------------|-------|
| 1 | R\$ 479.687,18 | R\$ 102.265,89 | 21.3% |
| 2 | R\$ 480.127,18 | R\$ 101.891,89 | 21.2% |
| 3 | R\$ 480.567,18 | R\$ 101.517,89 | 21.1% |
| 4 | R\$ 481.007,18 | R\$ 101.143,89 | 21.0% |
| 5 | R\$ 481.447,18 | R\$ 100.769,89 | 20.9% |
| 6 | R\$ 481.887,18 | R\$ 100.395,89 | 20.8% |
| 7 | R\$ 482.327,18 | R\$ 100.021,89 | 20.7% |
| 8 | R\$ 482.767,18 | R\$ 99.647,89 | 20.6% |
| 9 | R\$ 483.207,18 | R\$ 99.273,89 | 20.5% |
| 10 | R\$ 483.647,18 | R\$ 98.899,89 | 20.4% |
| 11 | R\$ 484.087,18 | R\$ 98.525,89 | 20.4% |
| 12 | R\$ 484.527,18 | R\$ 98.151,89 | 20.3% |

Gastos Mensais

| | |
|---------------------------|-----------------------|
| Mês 1 | R\$ 443.687,18 |
| Comissão do Leiloeiro | R\$ 19.500,00 |
| ITBI | R\$ 11.700,00 |
| Custos de Cartório | R\$ 9.447,18 |
| Análise de Documentação | R\$ 300,00 |
| Desocupação | R\$ 2.000,00 |
| Reforma | R\$ 10.000,00 |
| Chaveiro | R\$ 300,00 |
| Pagamento à Vista | R\$ 390.000,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 443.687,18 | |
| Mês 2 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 444.127,18 | |
| Mês 3 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 444.567,18 | |
| Mês 4 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 445.007,18 | |
| Mês 5 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 445.447,18 | |
| Mês 6 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 445.887,18 | |
| Mês 7 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 446.327,18 | |
| Mês 8 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 446.767,18 | |
| Mês 9 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 447.207,18 | |
| Mês 10 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 447.647,18 | |
| Mês 11 | R\$ 440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Acumulado: R\$ 448.087,18 | |
| Mês 12 | R\$ 36.440,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Comissão do Corretor | R\$ 36.000,00 |
| Acumulado: R\$ 484.527,18 | |

Cenário SAC

Tabela de Lance x Lucro

Linhas = valor do lance | Colunas = meses até a venda | Valores = lucro líquido (ROI %)

| Lance | 1m | 2m | 3m | 4m | 5m | 6m | 7m | 8m | 9m | 10m | 11m | 12m |
|-----------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| R\$359k | R\$131,4k 82,68% | R\$129,1k 79,56% | R\$126,8k 76,58% | R\$124,6k 73,71% | R\$122,3k 70,97% | R\$120k 68,33% | R\$117,8k 65,79% | R\$115,5k 63,36% | R\$113,3k 61,01% | R\$111k 58,75% | R\$108,8k 56,58% | R\$106,6k 54,48% |
| R\$364k | R\$126,8k 79,06% | R\$124,5k 76,01% | R\$122,2k 73,08% | R\$119,9k 70,28% | R\$117,6k 67,60% | R\$115,3k 65,02% | R\$113k 62,54% | R\$110,7k 60,16% | R\$108,5k 57,86% | R\$106,2k 55,65% | R\$103,9k 53,53% | R\$101,7k 51,47% |
| R\$369k | R\$122,2k 75,50% | R\$119,8k 72,52% | R\$117,5k 69,66% | R\$115,2k 66,92% | R\$112,9k 64,29% | R\$110,5k 61,77% | R\$108,2k 59,34% | R\$105,9k 57,01% | R\$103,6k 54,77% | R\$101,3k 52,61% | R\$99k 50,53% | R\$96,8k 48,53% |
| R\$374k | R\$117,5k 72,01% | R\$115,2k 69,09% | R\$112,8k 66,29% | R\$110,5k 63,61% | R\$108,1k 61,04% | R\$105,8k 58,58% | R\$103,5k 56,21% | R\$101,1k 53,93% | R\$98,8k 51,74% | R\$96,5k 49,63% | R\$94,2k 47,60% | R\$91,9k 45,64% |
| R\$379k | R\$112,9k 68,57% | R\$110,5k 65,72% | R\$108,2k 62,98% | R\$105,8k 60,36% | R\$103,4k 57,85% | R\$101k 55,44% | R\$98,7k 53,13% | R\$96,3k 50,90% | R\$94k 48,76% | R\$91,6k 46,70% | R\$89,3k 44,71% | R\$87k 42,80% |
| R\$384k | R\$108,3k 65,20% | R\$105,9k 62,41% | R\$103,5k 59,73% | R\$101,1k 57,17% | R\$98,7k 54,72% | R\$96,3k 52,36% | R\$93,9k 50,10% | R\$91,5k 47,93% | R\$89,1k 45,84% | R\$86,8k 43,82% | R\$84,4k 41,88% | R\$82k 40,01% |
| R\$389k | R\$103,7k 61,88% | R\$101,3k 59,15% | R\$98,8k 56,54% | R\$96,4k 54,04% | R\$94k 51,64% | R\$91,5k 49,34% | R\$89,1k 47,13% | R\$86,7k 45,01% | R\$84,3k 42,96% | R\$81,9k 41,00% | R\$79,5k 39,10% | R\$77,1k 37,28% |
| > R\$390k | R\$102,8k 61,23% | R\$100,3k 58,51% | R\$97,9k 55,91% | R\$95,5k 53,42% | R\$93k 51,03% | R\$90,6k 48,74% | R\$88,2k 46,54% | R\$85,8k 44,43% | R\$83,4k 42,40% | R\$81k 40,44% | R\$78,6k 38,55% | R\$76,2k 36,74% |
| R\$394k | R\$99,1k 58,62% | R\$96,6k 55,96% | R\$94,1k 53,41% | R\$91,7k 50,96% | R\$89,2k 48,62% | R\$86,8k 46,37% | R\$84,4k 44,21% | R\$81,9k 42,14% | R\$79,5k 40,14% | R\$77,1k 38,22% | R\$74,7k 36,37% | R\$72,2k 34,59% |
| R\$399k | R\$94,5k 55,42% | R\$92k 52,81% | R\$89,5k 50,32% | R\$87k 47,94% | R\$84,5k 45,65% | R\$82,1k 43,45% | R\$79,6k 41,34% | R\$77,1k 39,32% | R\$74,7k 37,37% | R\$72,2k 35,50% | R\$69,8k 33,69% | R\$67,3k 31,96% |
| R\$404k | R\$89,8k 52,27% | R\$87,3k 49,73% | R\$84,8k 47,29% | R\$82,3k 44,96% | R\$79,8k 42,73% | R\$77,3k 40,58% | R\$74,8k 38,53% | R\$72,3k 36,55% | R\$69,8k 34,65% | R\$67,4k 32,82% | R\$64,9k 31,06% | R\$62,4k 29,36% |
| R\$409k | R\$85,2k 49,17% | R\$82,7k 46,69% | R\$80,1k 44,31% | R\$77,6k 42,04% | R\$75,1k 39,86% | R\$72,6k 37,77% | R\$70k 35,76% | R\$67,5k 33,83% | R\$65k 31,98% | R\$62,5k 30,19% | R\$60k 28,47% | R\$57,5k 26,82% |
| R\$414k | R\$80,6k 46,12% | R\$78k 43,70% | R\$75,5k 41,38% | R\$72,9k 39,16% | R\$70,4k 37,03% | R\$67,8k 34,99% | R\$65,3k 33,04% | R\$62,7k 31,16% | R\$60,2k 29,35% | R\$57,7k 27,61% | R\$55,1k 25,93% | R\$52,6k 24,32% |

Resultado

| | |
|--------------------------------|-----------------------|
| Preço/Entrada | R\$ 78.000,00 |
| Comissão Leiloeiro | R\$ 19.500,00 |
| ITBI | R\$ 11.700,00 |
| Custos Fixos (cartório + docs) | R\$ 6.719,42 |
| Subtotal Curto Prazo | R\$ 115.919,42 |
| Parcelas pagas | R\$ 37.813,73 |
| Gastos recorrentes | R\$ 5.280,00 |
| Corretagem | R\$ 36.000,00 |
| Subtotal Longo Prazo | R\$ 79.093,73 |
| Gastos previstos | R\$ 12.300,00 |
| Desembolso total | R\$ 207.313,15 |
| Dívida restante | R\$ 303.085,71 |
| Lucro bruto | R\$ 89.601,14 |
| IRPF | R\$ 13.440,17 |
| Lucro líquido | R\$ 76.160,97 |
| ROI | 36.7% |

Projeção de ROI no Tempo

| Mês | Desembolso | Lucro Líquido | ROI |
|-----|----------------|----------------|-------|
| 1 | R\$ 167.842,52 | R\$ 102.765,29 | 61.2% |
| 2 | R\$ 171.459,81 | R\$ 100.322,02 | 58.5% |
| 3 | R\$ 175.071,29 | R\$ 97.883,69 | 55.9% |
| 4 | R\$ 178.676,96 | R\$ 95.450,30 | 53.4% |
| 5 | R\$ 182.276,82 | R\$ 93.021,85 | 51.0% |
| 6 | R\$ 185.870,87 | R\$ 90.598,34 | 48.7% |
| 7 | R\$ 189.459,10 | R\$ 88.179,76 | 46.5% |
| 8 | R\$ 193.041,53 | R\$ 85.766,13 | 44.4% |
| 9 | R\$ 196.618,15 | R\$ 83.357,43 | 42.4% |
| 10 | R\$ 200.188,96 | R\$ 80.953,67 | 40.4% |
| 11 | R\$ 203.753,96 | R\$ 78.554,85 | 38.6% |
| 12 | R\$ 207.313,15 | R\$ 76.160,97 | 36.7% |

Projeção do Financiamento

| Mês | Parcela | Juros | Saldo |
|-----|--------------|--------------|----------------|
| 1 | R\$ 3.183,10 | R\$ 2.440,24 | R\$ 311.257,14 |
| 2 | R\$ 3.177,29 | R\$ 2.434,43 | R\$ 310.514,29 |
| 3 | R\$ 3.171,48 | R\$ 2.428,62 | R\$ 309.771,43 |
| 4 | R\$ 3.165,67 | R\$ 2.422,81 | R\$ 309.028,57 |
| 5 | R\$ 3.159,86 | R\$ 2.417,00 | R\$ 308.285,71 |
| 6 | R\$ 3.154,05 | R\$ 2.411,19 | R\$ 307.542,86 |
| 7 | R\$ 3.148,24 | R\$ 2.405,38 | R\$ 306.800,00 |
| 8 | R\$ 3.142,43 | R\$ 2.399,57 | R\$ 306.057,14 |
| 9 | R\$ 3.136,62 | R\$ 2.393,76 | R\$ 305.314,29 |
| 10 | R\$ 3.130,81 | R\$ 2.387,95 | R\$ 304.571,43 |
| 11 | R\$ 3.125,00 | R\$ 2.382,14 | R\$ 303.828,57 |
| 12 | R\$ 3.119,19 | R\$ 2.376,33 | R\$ 303.085,71 |

Gastos Mensais

| | |
|-----------------------------|-----------------------|
| Mês 1 | R\$ 131.842,52 |
| Comissão do Leiloeiro | R\$ 19.500,00 |
| ITBI | R\$ 11.700,00 |
| Custos de Cartório | R\$ 6.419,42 |
| Análise de Documentação | R\$ 300,00 |
| Desocupação | R\$ 2.000,00 |
| Reforma | R\$ 10.000,00 |
| Chaveiro | R\$ 300,00 |
| Entrada do Financiamento | R\$ 78.000,00 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.183,10 |
| Acumulado: R\$ 131.842,52 | |
| Mês 2 | R\$ 3.617,29 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.177,29 |
| Acumulado: R\$ 135.459,81 | |
| Mês 3 | R\$ 3.611,48 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.171,48 |
| Acumulado: R\$ 139.071,29 | |
| Mês 4 | R\$ 3.605,67 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.165,67 |
| Acumulado: R\$ 142.676,96 | |
| Mês 5 | R\$ 3.599,86 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.159,86 |
| Acumulado: R\$ 146.276,82 | |
| Mês 6 | R\$ 3.594,05 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.154,05 |
| Acumulado: R\$ 149.870,87 | |
| Mês 7 | R\$ 3.588,24 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.148,24 |
| Acumulado: R\$ 153.459,10 | |
| Mês 8 | R\$ 3.582,43 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.142,43 |
| Acumulado: R\$ 157.041,53 | |
| Mês 9 | R\$ 3.576,62 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.136,62 |
| Acumulado: R\$ 160.618,15 | |
| Mês 10 | R\$ 3.570,81 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.130,81 |
| Acumulado: R\$ 164.188,96 | |
| Mês 11 | R\$ 3.565,00 |

| | |
|-----------------------------|--------------|
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.125,00 |
| Acumulado: R\$ 167.753,96 | |

| | |
|-----------------------------|----------------------|
| Mês 12 | R\$ 39.559,19 |
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (SAC) | R\$ 3.119,19 |
| Comissão do Corretor | R\$ 36.000,00 |
| Acumulado: R\$ 207.313,15 | |

Cenário PRICE

Tabela de Lance x Lucro

Linhas = valor do lance | Colunas = meses até a venda | Valores = lucro líquido (ROI %)

| Lance | 1m | 2m | 3m | 4m | 5m | 6m | 7m | 8m | 9m | 10m | 11m | 12m |
|-----------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| R\$359k | R\$131,4k 82,99% | R\$129,1k 80,15% | R\$126,8k 77,40% | R\$124,5k 74,74% | R\$122,3k 72,17% | R\$120k 69,68% | R\$117,7k 67,27% | R\$115,4k 64,94% | R\$113,1k 62,68% | R\$110,9k 60,49% | R\$108,6k 58,36% | R\$106,3k 56,30% |
| R\$364k | R\$126,8k 79,36% | R\$124,5k 76,57% | R\$122,2k 73,87% | R\$119,8k 71,26% | R\$117,5k 68,75% | R\$115,2k 66,31% | R\$112,9k 63,95% | R\$110,6k 61,66% | R\$108,3k 59,45% | R\$106k 57,30% | R\$103,7k 55,22% | R\$101,4k 53,19% |
| R\$369k | R\$122,2k 75,79% | R\$119,8k 73,05% | R\$117,5k 70,41% | R\$115,1k 67,85% | R\$112,8k 65,39% | R\$110,5k 63,00% | R\$108,1k 60,68% | R\$105,8k 58,44% | R\$103,5k 56,27% | R\$101,2k 54,17% | R\$98,8k 52,13% | R\$96,5k 50,15% |
| R\$374k | R\$117,5k 72,28% | R\$115,2k 69,60% | R\$112,8k 67,01% | R\$110,5k 64,51% | R\$108,1k 62,09% | R\$105,7k 59,74% | R\$103,4k 57,48% | R\$101k 55,28% | R\$98,7k 53,16% | R\$96,3k 51,10% | R\$93,9k 49,10% | R\$91,6k 47,16% |
| R\$379k | R\$112,9k 68,84% | R\$110,5k 66,21% | R\$108,1k 63,67% | R\$105,8k 61,22% | R\$103,4k 58,84% | R\$101k 56,55% | R\$98,6k 54,33% | R\$96,2k 52,18% | R\$93,8k 50,10% | R\$91,4k 48,08% | R\$89,1k 46,12% | R\$86,7k 44,22% |
| R\$384k | R\$108,3k 65,45% | R\$105,9k 62,87% | R\$103,5k 60,39% | R\$101,1k 57,98% | R\$98,6k 55,66% | R\$96,2k 53,41% | R\$93,8k 51,24% | R\$91,4k 49,13% | R\$89k 47,09% | R\$86,6k 45,12% | R\$84,2k 43,20% | R\$81,8k 41,34% |
| R\$389k | R\$103,7k 62,12% | R\$101,2k 59,60% | R\$98,8k 57,16% | R\$96,4k 54,81% | R\$93,9k 52,53% | R\$91,5k 50,33% | R\$89k 48,20% | R\$86,6k 46,14% | R\$84,2k 44,14% | R\$81,7k 42,21% | R\$79,3k 40,33% | R\$76,9k 38,51% |
| > R\$390k | R\$102,8k 61,46% | R\$100,3k 58,95% | R\$97,9k 56,52% | R\$95,4k 54,18% | R\$93k 51,91% | R\$90,5k 49,72% | R\$88,1k 47,60% | R\$85,6k 45,55% | R\$83,2k 43,56% | R\$80,8k 41,63% | R\$78,3k 39,76% | R\$75,9k 37,95% |
| R\$394k | R\$99,1k 58,85% | R\$96,6k 56,38% | R\$94,1k 53,99% | R\$91,7k 51,69% | R\$89,2k 49,46% | R\$86,7k 47,30% | R\$84,3k 45,22% | R\$81,8k 43,20% | R\$79,3k 41,25% | R\$76,9k 39,35% | R\$74,4k 37,51% | R\$72k 35,73% |
| R\$399k | R\$94,5k 55,64% | R\$92k 53,21% | R\$89,5k 50,88% | R\$87k 48,62% | R\$84,5k 46,44% | R\$82k 44,33% | R\$79,5k 42,29% | R\$77k 40,31% | R\$74,5k 38,40% | R\$72k 36,54% | R\$69,5k 34,74% | R\$67k 33,00% |
| R\$404k | R\$89,8k 52,47% | R\$87,3k 50,10% | R\$84,8k 47,81% | R\$82,3k 45,60% | R\$79,8k 43,47% | R\$77,2k 41,40% | R\$74,7k 39,41% | R\$72,2k 37,47% | R\$69,7k 35,60% | R\$67,2k 33,78% | R\$64,6k 32,02% | R\$62,1k 30,32% |
| R\$409k | R\$85,2k 49,36% | R\$82,7k 47,04% | R\$80,1k 44,80% | R\$77,6k 42,64% | R\$75k 40,55% | R\$72,5k 38,53% | R\$69,9k 36,57% | R\$67,4k 34,68% | R\$64,9k 32,85% | R\$62,3k 31,07% | R\$59,8k 29,35% | R\$57,2k 27,68% |
| R\$414k | R\$80,6k 46,31% | R\$78k 44,03% | R\$75,5k 41,84% | R\$72,9k 39,72% | R\$70,3k 37,68% | R\$67,7k 35,70% | R\$65,2k 33,79% | R\$62,6k 31,94% | R\$60k 30,14% | R\$57,5k 28,41% | R\$54,9k 26,72% | R\$52,3k 25,09% |

Resultado

| | |
|--------------------------------|-----------------------|
| Preço/Entrada | R\$ 78.000,00 |
| Comissão Leiloeiro | R\$ 19.500,00 |
| ITBI | R\$ 11.700,00 |
| Custos Fixos (cartório + docs) | R\$ 6.719,42 |
| Subtotal Curto Prazo | R\$ 115.919,42 |
| Parcelas pagas | R\$ 30.437,22 |
| Gastos recorrentes | R\$ 5.280,00 |
| Corretagem | R\$ 36.000,00 |
| Subtotal Longo Prazo | R\$ 71.717,22 |
| Gastos previstos | R\$ 12.300,00 |
| Desembolso total | R\$ 199.936,64 |
| Dívida restante | R\$ 310.794,72 |
| Lucro bruto | R\$ 89.268,64 |
| IRPF | R\$ 13.390,30 |
| Lucro líquido | R\$ 75.878,35 |
| ROI | 38,0% |

Projeção de ROI no Tempo

| Mês | Desembolso | Lucro Líquido | ROI |
|-----|----------------|----------------|-------|
| 1 | R\$ 167.195,86 | R\$ 102.765,29 | 61.5% |
| 2 | R\$ 170.172,29 | R\$ 100.317,72 | 59.0% |
| 3 | R\$ 173.148,73 | R\$ 97.870,80 | 56.5% |
| 4 | R\$ 176.125,16 | R\$ 95.424,53 | 54.2% |
| 5 | R\$ 179.101,60 | R\$ 92.978,91 | 51.9% |
| 6 | R\$ 182.078,03 | R\$ 90.533,95 | 49.7% |
| 7 | R\$ 185.054,47 | R\$ 88.089,66 | 47.6% |
| 8 | R\$ 188.030,90 | R\$ 85.646,03 | 45.5% |
| 9 | R\$ 191.007,34 | R\$ 83.203,09 | 43.6% |
| 10 | R\$ 193.983,77 | R\$ 80.760,82 | 41.6% |
| 11 | R\$ 196.960,21 | R\$ 78.319,24 | 39.8% |
| 12 | R\$ 199.936,64 | R\$ 75.878,35 | 38.0% |

Projeção do Financiamento

| Mês | Parcela | Juros | Saldo |
|-----|--------------|--------------|----------------|
| 1 | R\$ 2.536,44 | R\$ 2.440,24 | R\$ 311.903,81 |
| 2 | R\$ 2.536,44 | R\$ 2.439,49 | R\$ 311.806,86 |
| 3 | R\$ 2.536,44 | R\$ 2.438,73 | R\$ 311.709,16 |
| 4 | R\$ 2.536,44 | R\$ 2.437,97 | R\$ 311.610,69 |
| 5 | R\$ 2.536,44 | R\$ 2.437,20 | R\$ 311.511,45 |
| 6 | R\$ 2.536,44 | R\$ 2.436,42 | R\$ 311.411,44 |
| 7 | R\$ 2.536,44 | R\$ 2.435,64 | R\$ 311.310,64 |
| 8 | R\$ 2.536,44 | R\$ 2.434,85 | R\$ 311.209,06 |
| 9 | R\$ 2.536,44 | R\$ 2.434,06 | R\$ 311.106,68 |
| 10 | R\$ 2.536,44 | R\$ 2.433,26 | R\$ 311.003,50 |
| 11 | R\$ 2.536,44 | R\$ 2.432,45 | R\$ 310.899,52 |
| 12 | R\$ 2.536,44 | R\$ 2.431,64 | R\$ 310.794,72 |

Gastos Mensais

| Mês 1 | | R\$ 131.195,86 |
|-------------------------------|--|---------------------------|
| Comissão do Leiloeiro | | R\$ 19.500,00 |
| ITBI | | R\$ 11.700,00 |
| Custos de Cartório | | R\$ 6.419,42 |
| Análise de Documentação | | R\$ 300,00 |
| Desocupação | | R\$ 2.000,00 |
| Reforma | | R\$ 10.000,00 |
| Chaveiro | | R\$ 300,00 |
| Entrada do Financiamento | | R\$ 78.000,00 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 131.195,86 |
| Mês 2 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 134.172,29 |
| Mês 3 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 137.148,73 |
| Mês 4 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 140.125,16 |
| Mês 5 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 143.101,60 |
| Mês 6 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 146.078,03 |
| Mês 7 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 149.054,47 |
| Mês 8 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 152.030,90 |
| Mês 9 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 155.007,34 |
| Mês 10 | | R\$ 2.976,44 |
| Condomínio | | R\$ 400,00 |
| Luz | | R\$ 20,00 |
| Água | | R\$ 20,00 |
| Parcela Financiamento (PRICE) | | R\$ 2.536,44 |
| | | Acumulado: R\$ 157.983,77 |
| Mês 11 | | R\$ 2.976,44 |

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|-------------------------------|--------------|
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (PRICE) | R\$ 2.536,44 |
| Acumulado: R\$ 160.960,21 | |

Mês 12 **R\$ 38.976,44**

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|-------------------------------|---------------|
| Condomínio | R\$ 400,00 |
| Luz | R\$ 20,00 |
| Água | R\$ 20,00 |
| Parcela Financiamento (PRICE) | R\$ 2.536,44 |
| Comissão do Corretor | R\$ 36.000,00 |
| Acumulado: R\$ 199.936,64 | |