

A/B Vesterhegnet 1  
 V/mitzi Lund  
 Vestre Fælledvej 9  
 4600 Køge

Rådgiver i Nordea:  
 Jeanne Rastung

Låntager: A/B Vesterhegnet 1

Beliggenhed: Vesterhegnet 1

Matr.nr: 12 cb  
 Åshøje By, Herfølge

Lånevilkår	Hovedstol	Løbetid	Antal terminer	
	10.578.000,00	30 år	pr. år 4 ialt 120	
	Udbetalingsdato	Kurs	Kont.rente %	Obl.rente %
	30. juni 2017	96,8000	2,241284	2,000000

År/termin	Ydelse	Afdrag	Rente/bidrag	Ny restgæld
2017/3	135.477,76	62.722,59	72.755,17	10.515.277,41
2017/4	133.929,90	62.392,26	71.537,64	10.452.885,15
<b>I alt 2017</b>	<b>269.407,66</b>	<b>125.114,85</b>	<b>144.292,81</b>	
2018/1	133.855,03	62.741,86	71.113,17	10.390.143,29
2018/2	133.779,74	63.093,42	70.686,32	10.327.049,87
2018/3	133.704,03	63.446,94	70.257,09	10.263.602,93
2018/4	133.627,89	63.802,45	69.825,44	10.199.800,48
<b>I alt 2018</b>	<b>534.966,69</b>	<b>253.084,67</b>	<b>281.882,02</b>	
2019/1	133.551,33	64.159,95	69.391,38	10.135.640,53
2019/2	133.474,34	64.519,45	68.954,89	10.071.121,08
2019/3	133.396,92	64.880,96	68.515,96	10.006.240,12
2019/4	133.319,06	65.244,51	68.074,55	9.940.995,61
<b>I alt 2019</b>	<b>533.741,65</b>	<b>258.804,87</b>	<b>274.936,78</b>	
2020/1	133.240,76	65.610,08	67.630,68	9.875.385,53
2020/2	133.162,03	65.977,71	67.184,32	9.809.407,82
2020/3	133.082,86	66.347,40	66.735,46	9.743.060,42
2020/4	133.003,24	66.719,16	66.284,08	9.676.341,26
<b>I alt 2020</b>	<b>532.488,89</b>	<b>264.654,35</b>	<b>267.834,54</b>	
2021/1	132.923,18	67.093,00	65.830,18	9.609.248,26
2021/2	132.842,67	67.468,93	65.373,74	9.541.779,33
2021/3	132.761,71	67.846,98	64.914,73	9.473.932,35
2021/4	132.680,29	68.227,14	64.453,15	9.405.705,21
<b>I alt 2021</b>	<b>531.207,85</b>	<b>270.636,05</b>	<b>260.571,80</b>	
2022/1	132.598,42	68.609,43	63.988,99	9.337.095,78
2022/2	132.516,08	68.993,86	63.522,22	9.268.101,92
2022/3	132.433,29	69.380,45	63.052,84	9.198.721,47
2022/4	132.350,04	69.769,20	62.580,84	9.128.952,27
<b>I alt 2022</b>	<b>529.897,83</b>	<b>276.752,94</b>	<b>253.144,89</b>	
2023/1	132.266,31	70.160,13	62.106,18	9.058.792,14
2023/2	132.182,12	70.553,26	61.628,86	8.988.238,88
2023/3	132.097,46	70.948,58	61.148,88	8.917.290,30
2023/4	132.012,32	71.346,12	60.666,20	8.845.944,18
<b>I alt 2023</b>	<b>528.558,21</b>	<b>283.008,09</b>	<b>245.550,12</b>	
2024/1	131.926,70	71.745,89	60.180,81	8.774.198,29
2024/2	131.840,61	72.147,89	59.692,72	8.702.050,40
2024/3	131.754,03	72.552,15	59.201,88	8.629.498,25
2024/4	131.666,97	72.958,68	58.708,29	8.556.539,57
<b>I alt 2024</b>	<b>527.188,31</b>	<b>289.404,61</b>	<b>237.783,70</b>	
2025/1	131.579,42	73.367,48	58.211,94	8.483.172,09
2025/2	131.491,38	73.778,58	57.712,80	8.409.393,51
2025/3	131.402,84	74.191,97	57.210,87	8.335.201,54
2025/4	131.313,81	74.607,69	56.706,12	8.260.593,85
<b>I alt 2025</b>	<b>525.787,45</b>	<b>295.945,72</b>	<b>229.841,73</b>	
2026/1	131.224,28	75.025,73	56.198,55	8.185.568,12
2026/2	131.134,25	75.446,11	55.688,14	8.110.122,01
2026/3	131.043,72	75.868,85	55.174,87	8.034.253,16
2026/4	130.952,67	76.293,96	54.658,71	7.957.959,20
<b>I alt 2026</b>	<b>524.354,92</b>	<b>302.634,65</b>	<b>221.720,27</b>	

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2027/1	130.861,12	76.721,45	54.139,67	7.881.237,75
2027/2	130.769,06	77.151,34	53.617,72	7.804.086,41
2027/3	130.676,47	77.583,63	53.092,84	7.726.502,78
2027/4	130.583,37	78.018,35	52.565,02	7.648.484,43
<b>I alt 2027</b>	<b>522.890,02</b>	<b>309.474,77</b>	<b>213.415,25</b>	
2028/1	130.489,75	78.455,51	52.034,24	7.570.028,92
2028/2	130.395,60	78.895,11	51.500,49	7.491.133,81
2028/3	130.300,93	79.337,17	50.963,76	7.411.796,64
2028/4	130.205,73	79.781,72	50.424,01	7.332.014,92
<b>I alt 2028</b>	<b>521.392,01</b>	<b>316.469,51</b>	<b>204.922,50</b>	
2029/1	130.109,99	80.228,75	49.881,24	7.251.786,17
2029/2	130.013,71	80.678,29	49.335,42	7.171.107,88
2029/3	129.916,90	81.130,35	48.786,55	7.089.977,53
2029/4	129.819,54	81.584,94	48.234,60	7.008.392,59
<b>I alt 2029</b>	<b>519.860,14</b>	<b>323.622,33</b>	<b>196.237,81</b>	
2030/1	129.721,64	82.042,07	47.679,57	6.926.350,52
2030/2	129.623,19	82.501,77	47.121,42	6.843.848,75
2030/3	129.524,19	82.964,05	46.560,14	6.760.884,70
2030/4	129.424,63	83.428,91	45.995,72	6.677.455,79
<b>I alt 2030</b>	<b>518.293,65</b>	<b>330.936,80</b>	<b>187.356,85</b>	
2031/1	129.324,52	83.896,38	45.428,14	6.593.559,41
2031/2	129.223,84	84.366,47	44.857,37	6.509.192,94
2031/3	129.122,60	84.839,20	44.283,40	6.424.353,74
2031/4	129.020,79	85.314,57	43.706,22	6.339.039,17
<b>I alt 2031</b>	<b>516.691,75</b>	<b>338.416,62</b>	<b>178.275,13</b>	
2032/1	128.918,42	85.792,60	43.125,82	6.253.246,57
2032/2	128.815,47	86.273,32	42.542,15	6.166.973,25
2032/3	128.711,94	86.756,72	41.955,22	6.080.216,53
2032/4	128.607,83	87.242,84	41.364,99	5.992.973,69
<b>I alt 2032</b>	<b>515.053,66</b>	<b>346.065,48</b>	<b>168.988,18</b>	
2033/1	128.503,14	87.731,68	40.771,46	5.905.242,01
2033/2	128.397,86	88.223,26	40.174,60	5.817.018,75
2033/3	128.291,99	88.717,59	39.574,40	5.728.301,16
2033/4	128.185,53	89.214,70	38.970,83	5.639.086,46
<b>I alt 2033</b>	<b>513.378,52</b>	<b>353.887,23</b>	<b>159.491,29</b>	
2034/1	128.078,47	89.714,58	38.363,89	5.549.371,88
2034/2	127.970,82	90.217,27	37.753,55	5.459.154,61
2034/3	127.862,56	90.722,78	37.139,78	5.368.431,83
2034/4	127.753,69	91.231,12	36.522,57	5.277.200,71
<b>I alt 2034</b>	<b>511.665,54</b>	<b>361.885,75</b>	<b>149.779,79</b>	
2035/1	127.644,21	91.742,31	35.901,90	5.185.458,40
2035/2	127.534,12	92.256,36	35.277,76	5.093.202,04
2035/3	127.423,41	92.773,29	34.650,12	5.000.428,75
2035/4	127.312,08	93.293,12	34.018,96	4.907.135,63
<b>I alt 2035</b>	<b>509.913,82</b>	<b>370.065,08</b>	<b>139.848,74</b>	
2036/1	127.200,13	93.815,86	33.384,27	4.813.319,77
2036/2	127.087,55	94.341,53	32.746,02	4.718.978,24
2036/3	126.974,34	94.870,14	32.104,20	4.624.108,10
2036/4	126.860,50	95.401,72	31.458,78	4.528.706,38
<b>I alt 2036</b>	<b>508.122,52</b>	<b>378.429,25</b>	<b>129.693,27</b>	
2037/1	126.746,02	95.936,28	30.809,74	4.432.770,10
2037/2	126.630,89	96.473,83	30.157,06	4.336.296,27
2037/3	126.515,13	97.014,39	29.500,74	4.239.281,88
2037/4	126.398,71	97.557,98	28.840,73	4.141.723,90
<b>I alt 2037</b>	<b>506.290,75</b>	<b>386.982,48</b>	<b>119.308,27</b>	
2038/1	126.281,64	98.104,62	28.177,02	4.043.619,28
2038/2	126.163,91	98.654,32	27.509,59	3.944.964,96
2038/3	126.045,53	99.207,10	26.838,43	3.845.757,86
2038/4	125.926,48	99.762,98	26.163,50	3.745.994,88
<b>I alt 2038</b>	<b>504.417,56</b>	<b>395.729,02</b>	<b>108.688,54</b>	
2039/1	125.806,76	100.321,97	25.484,79	3.645.672,91
2039/2	125.686,38	100.884,10	24.802,28	3.544.788,81
2039/3	125.565,32	101.449,37	24.115,95	3.443.339,44
2039/4	125.443,58	102.017,82	23.425,76	3.341.321,62
<b>I alt 2039</b>	<b>502.502,04</b>	<b>404.673,26</b>	<b>97.828,78</b>	
2040/1	125.321,16	102.589,44	22.731,72	3.238.732,18
2040/2	125.198,05	103.164,27	22.033,78	3.135.567,91
2040/3	125.074,25	103.742,32	21.331,93	3.031.825,59
2040/4	124.949,76	104.323,61	20.626,15	2.927.501,98
<b>I alt 2040</b>	<b>500.543,22</b>	<b>413.819,64</b>	<b>86.723,58</b>	
2041/1	124.824,57	104.908,16	19.916,41	2.822.593,82
2041/2	124.698,68	105.495,98	19.202,70	2.717.097,84
2041/3	124.572,09	106.087,10	18.484,99	2.611.010,74
2041/4	124.444,78	106.681,53	17.763,25	2.504.329,21
<b>I alt 2041</b>	<b>498.540,12</b>	<b>423.172,77</b>	<b>75.367,35</b>	
2042/1	124.316,77	107.279,29	17.037,48	2.397.049,92
2042/2	124.188,03	107.880,40	16.307,63	2.289.169,52
2042/3	124.058,57	108.484,87	15.573,70	2.180.684,65
2042/4	123.928,39	109.092,74	14.835,65	2.071.591,91
<b>I alt 2042</b>	<b>496.491,76</b>	<b>432.737,30</b>	<b>63.754,46</b>	

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2043/1	123.797,48	109.704,01	14.093,47	1.961.887,90
2043/2	123.665,84	110.318,70	13.347,14	1.851.569,20
2043/3	123.533,45	110.936,84	12.596,61	1.740.632,36
2043/4	123.400,33	111.558,44	11.841,89	1.629.073,92
<b>I alt 2043</b>	<b>494.397,10</b>	<b>442.517,99</b>	<b>51.879,11</b>	
2044/1	123.266,46	112.183,53	11.082,93	1.516.890,39
2044/2	123.131,84	112.812,11	10.319,73	1.404.078,28
2044/3	122.996,46	113.444,22	9.552,24	1.290.634,06
2044/4	122.860,33	114.079,88	8.780,45	1.176.554,18
<b>I alt 2044</b>	<b>492.255,09</b>	<b>452.519,74</b>	<b>39.735,35</b>	
2045/1	122.723,44	114.719,09	8.004,35	1.061.835,09
2045/2	122.585,77	115.361,89	7.223,88	946.473,20
2045/3	122.447,34	116.008,28	6.439,06	830.464,92
2045/4	122.308,13	116.658,30	5.649,83	713.806,62
<b>I alt 2045</b>	<b>490.064,68</b>	<b>462.747,56</b>	<b>27.317,12</b>	
2046/1	122.168,14	117.311,96	4.856,18	596.494,66
2046/2	122.027,36	117.969,29	4.058,07	478.525,37
2046/3	121.885,80	118.630,29	3.255,51	359.895,08
2046/4	121.743,44	119.295,00	2.448,44	240.600,08
<b>I alt 2046</b>	<b>487.824,74</b>	<b>473.206,54</b>	<b>14.618,20</b>	
2047/1	121.600,29	119.963,44	1.636,85	120.636,64
2047/2	121.457,35	120.636,64	820,71	0,00
<b>I alt 2047</b>	<b>243.057,64</b>	<b>240.600,08</b>	<b>2.457,56</b>	
<b>Total</b>	<b>15.411.245,79</b>	<b>10.578.000,00</b>	<b>4.833.245,79</b>	

Betalingen af de enkelte terminer skal ske ultimo terminsmånederne, marts, juni, september og december, men senest den sidste bankdag i den pågældende måned. Det er debitors pligt at sørge for rettidig betaling. Det skitserede amortiseringsforløb forudsætter, at der betales til tiden.

Bidragssatsen udgør 0,1200% pr. termin. Bidraget beregnes af lånets restgæld. Bidraget er fradragsberettiget som renter.

Bidragssatsen på realkreditlånet er variabel. En eventuel ændring af bidragssatsen vil få betydning for ydelsen. Ændring af bidragssatsen kan ske efter reglerne beskrevet i Nordea Kredits Almindelige forretningsbetingelser.