

Dato: 08.11.2023

HBBF

Austrheim kommune  
Sætre marka 2  
5943 AUSTRHEIM

Saksnr  
13586577 2

## STARTLÅN - SERIELÅN - FLYT

|                         |           |                         |              |
|-------------------------|-----------|-------------------------|--------------|
| Lånebeløp i kr          | 5,000,000 | Effektiv rente i %      | 4.308        |
| Løpetid i år            | 30        | Gebyr pr. termin i kr   | 40.00        |
| Avdragsfri periode i år | 0         | Totalkostnad            | 8,175,422.23 |
| Terminer pr år          | 12        | Herav renter og gebyrer | 3,175,422.23 |

For tiden er den flytende renten 3,842%. Fra 01.01.2024 er renten fastsatt til 4,189%. Denne betalingsplanen forutsetter uendret rente resten av lånets løpetid. Rente- og avdragsvilkårene fastsettes av departementet og Husbanken etter retningslinjer vedtatt av Stortinget. For tiden fastsettes renten på grunnlag av renteutviklingen i markedet.

Betalingsplanen viser terminbeløp/årlige beløp for et lån som blir utbetalt inneværende måned. Endelig betalingsplan utstedes først ved utbetaling av lånet.

Tabellen nedenfor viser hva som må betales i renter, avdrag og evt. gebyrer for hver termin i hele lånets løpetid.

| TERMIN/ÅR  | RENTER/GEBYR | AVDRAG | Å BETALE | RESTGJELD |
|------------|--------------|--------|----------|-----------|
| -----      | -----        | -----  | -----    | -----     |
| 01.01.2024 | 28,460       | 13,889 | 42,349   | 4,986,111 |
| 01.02.2024 | 17,731       | 13,889 | 31,620   | 4,972,222 |
| 01.03.2024 | 16,543       | 13,889 | 30,432   | 4,958,333 |
| 01.04.2024 | 17,632       | 13,889 | 31,521   | 4,944,444 |
| 01.05.2024 | 17,017       | 13,889 | 30,906   | 4,930,555 |
| 01.06.2024 | 17,533       | 13,889 | 31,422   | 4,916,666 |
| 01.07.2024 | 16,921       | 13,889 | 30,810   | 4,902,777 |
| 01.08.2024 | 17,435       | 13,889 | 31,324   | 4,888,888 |
| 01.09.2024 | 17,386       | 13,889 | 31,275   | 4,874,999 |
| 01.10.2024 | 16,778       | 13,889 | 30,667   | 4,861,110 |
| 01.11.2024 | 17,287       | 13,889 | 31,176   | 4,847,221 |
| 01.12.2024 | 16,683       | 13,889 | 30,572   | 4,833,332 |
| 01.01.2025 | 17,188       | 13,889 | 31,077   | 4,819,443 |
| 01.02.2025 | 17,186       | 13,889 | 31,075   | 4,805,554 |
| 01.03.2025 | 15,482       | 13,889 | 29,371   | 4,791,665 |

|            |        |        |        |           |
|------------|--------|--------|--------|-----------|
| 01.04.2025 | 17,087 | 13,889 | 30,976 | 4,777,776 |
| 01.05.2025 | 16,489 | 13,889 | 30,378 | 4,763,887 |
| 01.06.2025 | 16,988 | 13,889 | 30,877 | 4,749,998 |
| 01.07.2025 | 16,394 | 13,889 | 30,283 | 4,736,109 |
| 01.08.2025 | 16,890 | 13,889 | 30,779 | 4,722,220 |
| 01.09.2025 | 16,840 | 13,889 | 30,729 | 4,708,331 |



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| TERMIN/ÅR  | RENTER/GEBYR | AVDRAG | Å BETALE | RESTGJELD |
|------------|--------------|--------|----------|-----------|
| -----      | -----        | -----  | -----    | -----     |
| 01.10.2025 | 16,250       | 13,889 | 30,139   | 4,694,442 |
| 01.11.2025 | 16,741       | 13,889 | 30,630   | 4,680,553 |
| 01.12.2025 | 16,155       | 13,889 | 30,044   | 4,666,664 |
| 01.01.2026 | 16,642       | 13,889 | 30,531   | 4,652,775 |
| 01.02.2026 | 16,593       | 13,889 | 30,482   | 4,638,886 |
| 01.03.2026 | 14,946       | 13,889 | 28,835   | 4,624,997 |
| 01.04.2026 | 16,494       | 13,889 | 30,383   | 4,611,108 |
| 01.05.2026 | 15,916       | 13,889 | 29,805   | 4,597,219 |
| 01.06.2026 | 16,395       | 13,889 | 30,284   | 4,583,330 |
| 01.07.2026 | 15,820       | 13,889 | 29,709   | 4,569,441 |
| 01.08.2026 | 16,297       | 13,889 | 30,186   | 4,555,552 |
| 01.09.2026 | 16,247       | 13,889 | 30,136   | 4,541,663 |
| 01.10.2026 | 15,677       | 13,889 | 29,566   | 4,527,774 |
| 01.11.2026 | 16,148       | 13,889 | 30,037   | 4,513,885 |
| 01.12.2026 | 15,581       | 13,889 | 29,470   | 4,499,996 |
| 01.01.2027 | 16,049       | 13,889 | 29,938   | 4,486,107 |
| 01.02.2027 | 16,000       | 13,889 | 29,889   | 4,472,218 |
| 01.03.2027 | 14,411       | 13,889 | 28,300   | 4,458,329 |
| 01.04.2027 | 15,901       | 13,889 | 29,790   | 4,444,440 |
| 01.05.2027 | 15,342       | 13,889 | 29,231   | 4,430,551 |
| 01.06.2027 | 15,802       | 13,889 | 29,691   | 4,416,662 |
| 01.07.2027 | 15,246       | 13,889 | 29,135   | 4,402,773 |
| 01.08.2027 | 15,704       | 13,889 | 29,593   | 4,388,884 |
| 01.09.2027 | 15,654       | 13,889 | 29,543   | 4,374,995 |
| 01.10.2027 | 15,103       | 13,889 | 28,992   | 4,361,106 |
| 01.11.2027 | 15,555       | 13,889 | 29,444   | 4,347,217 |
| 01.12.2027 | 15,007       | 13,889 | 28,896   | 4,333,328 |
| 01.01.2028 | 15,457       | 13,889 | 29,346   | 4,319,439 |
| 01.02.2028 | 15,365       | 13,889 | 29,254   | 4,305,550 |
| 01.03.2028 | 14,330       | 13,889 | 28,219   | 4,291,661 |
| 01.04.2028 | 15,267       | 13,889 | 29,156   | 4,277,772 |
| 01.05.2028 | 14,728       | 13,889 | 28,617   | 4,263,883 |
| 01.06.2028 | 15,168       | 13,889 | 29,057   | 4,249,994 |
| 01.07.2028 | 14,632       | 13,889 | 28,521   | 4,236,105 |
| 01.08.2028 | 15,069       | 13,889 | 28,958   | 4,222,216 |
| 01.09.2028 | 15,020       | 13,889 | 28,909   | 4,208,327 |
| 01.10.2028 | 14,489       | 13,889 | 28,378   | 4,194,438 |
| 01.11.2028 | 14,922       | 13,889 | 28,811   | 4,180,549 |
| 01.12.2028 | 14,394       | 13,889 | 28,283   | 4,166,660 |

|            |        |        |        |           |
|------------|--------|--------|--------|-----------|
| 01.01.2029 | 14,823 | 13,889 | 28,712 | 4,152,771 |
| 01.02.2029 | 14,814 | 13,889 | 28,703 | 4,138,882 |
| 01.03.2029 | 13,340 | 13,889 | 27,229 | 4,124,993 |
| 01.04.2029 | 14,715 | 13,889 | 28,604 | 4,111,104 |
| 01.05.2029 | 14,194 | 13,889 | 28,083 | 4,097,215 |
| 01.06.2029 | 14,616 | 13,889 | 28,505 | 4,083,326 |
| 01.07.2029 | 14,098 | 13,889 | 27,987 | 4,069,437 |
| 01.08.2029 | 14,518 | 13,889 | 28,407 | 4,055,548 |
| 01.09.2029 | 14,468 | 13,889 | 28,357 | 4,041,659 |
| 01.10.2029 | 13,955 | 13,889 | 27,844 | 4,027,770 |
| 01.11.2029 | 14,369 | 13,889 | 28,258 | 4,013,881 |
| 01.12.2029 | 13,859 | 13,889 | 27,748 | 3,999,992 |



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| TERMIN/ÅR  | RENTER/GEBYR | AVDRAG | Å BETALE | RESTGJELD |
|------------|--------------|--------|----------|-----------|
| -----      | -----        | -----  | -----    | -----     |
| 01.01.2030 | 14,271       | 13,889 | 28,160   | 3,986,103 |
| 01.02.2030 | 14,221       | 13,889 | 28,110   | 3,972,214 |
| 01.03.2030 | 12,804       | 13,889 | 26,693   | 3,958,325 |
| 01.04.2030 | 14,122       | 13,889 | 28,011   | 3,944,436 |
| 01.05.2030 | 13,620       | 13,889 | 27,509   | 3,930,547 |
| 01.06.2030 | 14,024       | 13,889 | 27,913   | 3,916,658 |
| 01.07.2030 | 13,525       | 13,889 | 27,414   | 3,902,769 |
| 01.08.2030 | 13,925       | 13,889 | 27,814   | 3,888,880 |
| 01.09.2030 | 13,875       | 13,889 | 27,764   | 3,874,991 |
| 01.10.2030 | 13,381       | 13,889 | 27,270   | 3,861,102 |
| 01.11.2030 | 13,776       | 13,889 | 27,665   | 3,847,213 |
| 01.12.2030 | 13,286       | 13,889 | 27,175   | 3,833,324 |
| 01.01.2031 | 13,678       | 13,889 | 27,567   | 3,819,435 |
| 01.02.2031 | 13,628       | 13,889 | 27,517   | 3,805,546 |
| 01.03.2031 | 12,269       | 13,889 | 26,158   | 3,791,657 |
| 01.04.2031 | 13,529       | 13,889 | 27,418   | 3,777,768 |
| 01.05.2031 | 13,046       | 13,889 | 26,935   | 3,763,879 |
| 01.06.2031 | 13,431       | 13,889 | 27,320   | 3,749,990 |
| 01.07.2031 | 12,951       | 13,889 | 26,840   | 3,736,101 |
| 01.08.2031 | 13,332       | 13,889 | 27,221   | 3,722,212 |
| 01.09.2031 | 13,282       | 13,889 | 27,171   | 3,708,323 |
| 01.10.2031 | 12,807       | 13,889 | 26,696   | 3,694,434 |
| 01.11.2031 | 13,183       | 13,889 | 27,072   | 3,680,545 |
| 01.12.2031 | 12,712       | 13,889 | 26,601   | 3,666,656 |
| 01.01.2032 | 13,085       | 13,889 | 26,974   | 3,652,767 |
| 01.02.2032 | 13,000       | 13,889 | 26,889   | 3,638,878 |
| 01.03.2032 | 12,117       | 13,889 | 26,006   | 3,624,989 |
| 01.04.2032 | 12,901       | 13,889 | 26,790   | 3,611,100 |
| 01.05.2032 | 12,439       | 13,889 | 26,328   | 3,597,211 |
| 01.06.2032 | 12,803       | 13,889 | 26,692   | 3,583,322 |
| 01.07.2032 | 12,343       | 13,889 | 26,232   | 3,569,433 |
| 01.08.2032 | 12,704       | 13,889 | 26,593   | 3,555,544 |
| 01.09.2032 | 12,655       | 13,889 | 26,544   | 3,541,655 |

|            |        |        |        |           |
|------------|--------|--------|--------|-----------|
| 01.10.2032 | 12,200 | 13,889 | 26,089 | 3,527,766 |
| 01.11.2032 | 12,556 | 13,889 | 26,445 | 3,513,877 |
| 01.12.2032 | 12,105 | 13,889 | 25,994 | 3,499,988 |
| 01.01.2033 | 12,458 | 13,889 | 26,347 | 3,486,099 |
| 01.02.2033 | 12,442 | 13,889 | 26,331 | 3,472,210 |
| 01.03.2033 | 11,197 | 13,889 | 25,086 | 3,458,321 |
| 01.04.2033 | 12,343 | 13,889 | 26,232 | 3,444,432 |
| 01.05.2033 | 11,899 | 13,889 | 25,788 | 3,430,543 |
| 01.06.2033 | 12,245 | 13,889 | 26,134 | 3,416,654 |
| 01.07.2033 | 11,803 | 13,889 | 25,692 | 3,402,765 |
| 01.08.2033 | 12,146 | 13,889 | 26,035 | 3,388,876 |
| 01.09.2033 | 12,096 | 13,889 | 25,985 | 3,374,987 |
| 01.10.2033 | 11,660 | 13,889 | 25,549 | 3,361,098 |
| 01.11.2033 | 11,998 | 13,889 | 25,887 | 3,347,209 |
| 01.12.2033 | 11,564 | 13,889 | 25,453 | 3,333,320 |
| 01.01.2034 | 11,899 | 13,889 | 25,788 | 3,319,431 |
| 01.02.2034 | 11,849 | 13,889 | 25,738 | 3,305,542 |
| 01.03.2034 | 10,662 | 13,889 | 24,551 | 3,291,653 |



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| TERMIN/ÅR  | RENTER/GEBYR | AVDRAG | Å BETALE | RESTGJELD |
|------------|--------------|--------|----------|-----------|
| -----      | -----        | -----  | -----    | -----     |
| 01.04.2034 | 11,750       | 13,889 | 25,639   | 3,277,764 |
| 01.05.2034 | 11,325       | 13,889 | 25,214   | 3,263,875 |
| 01.06.2034 | 11,652       | 13,889 | 25,541   | 3,249,986 |
| 01.07.2034 | 11,229       | 13,889 | 25,118   | 3,236,097 |
| 01.08.2034 | 11,553       | 13,889 | 25,442   | 3,222,208 |
| 01.09.2034 | 11,503       | 13,889 | 25,392   | 3,208,319 |
| 01.10.2034 | 11,086       | 13,889 | 24,975   | 3,194,430 |
| 01.11.2034 | 11,405       | 13,889 | 25,294   | 3,180,541 |
| 01.12.2034 | 10,990       | 13,889 | 24,879   | 3,166,652 |
| 01.01.2035 | 11,306       | 13,889 | 25,195   | 3,152,763 |
| 01.02.2035 | 11,256       | 13,889 | 25,145   | 3,138,874 |
| 01.03.2035 | 10,126       | 13,889 | 24,015   | 3,124,985 |
| 01.04.2035 | 11,158       | 13,889 | 25,047   | 3,111,096 |
| 01.05.2035 | 10,751       | 13,889 | 24,640   | 3,097,207 |
| 01.06.2035 | 11,059       | 13,889 | 24,948   | 3,083,318 |
| 01.07.2035 | 10,655       | 13,889 | 24,544   | 3,069,429 |
| 01.08.2035 | 10,960       | 13,889 | 24,849   | 3,055,540 |
| 01.09.2035 | 10,910       | 13,889 | 24,799   | 3,041,651 |
| 01.10.2035 | 10,512       | 13,889 | 24,401   | 3,027,762 |
| 01.11.2035 | 10,812       | 13,889 | 24,701   | 3,013,873 |
| 01.12.2035 | 10,416       | 13,889 | 24,305   | 2,999,984 |
| 01.01.2036 | 10,713       | 13,889 | 24,602   | 2,986,095 |
| 01.02.2036 | 10,634       | 13,889 | 24,523   | 2,972,206 |
| 01.03.2036 | 9,905        | 13,889 | 23,794   | 2,958,317 |
| 01.04.2036 | 10,536       | 13,889 | 24,425   | 2,944,428 |
| 01.05.2036 | 10,150       | 13,889 | 24,039   | 2,930,539 |
| 01.06.2036 | 10,437       | 13,889 | 24,326   | 2,916,650 |

|            |        |        |        |           |
|------------|--------|--------|--------|-----------|
| 01.07.2036 | 10,054 | 13,889 | 23,943 | 2,902,761 |
| 01.08.2036 | 10,339 | 13,889 | 24,228 | 2,888,872 |
| 01.09.2036 | 10,289 | 13,889 | 24,178 | 2,874,983 |
| 01.10.2036 | 9,911  | 13,889 | 23,800 | 2,861,094 |
| 01.11.2036 | 10,191 | 13,889 | 24,080 | 2,847,205 |
| 01.12.2036 | 9,816  | 13,889 | 23,705 | 2,833,316 |
| 01.01.2037 | 10,092 | 13,889 | 23,981 | 2,819,427 |
| 01.02.2037 | 10,070 | 13,889 | 23,959 | 2,805,538 |
| 01.03.2037 | 9,055  | 13,889 | 22,944 | 2,791,649 |
| 01.04.2037 | 9,972  | 13,889 | 23,861 | 2,777,760 |
| 01.05.2037 | 9,603  | 13,889 | 23,492 | 2,763,871 |
| 01.06.2037 | 9,873  | 13,889 | 23,762 | 2,749,982 |
| 01.07.2037 | 9,508  | 13,889 | 23,397 | 2,736,093 |
| 01.08.2037 | 9,774  | 13,889 | 23,663 | 2,722,204 |
| 01.09.2037 | 9,725  | 13,889 | 23,614 | 2,708,315 |
| 01.10.2037 | 9,364  | 13,889 | 23,253 | 2,694,426 |
| 01.11.2037 | 9,626  | 13,889 | 23,515 | 2,680,537 |
| 01.12.2037 | 9,269  | 13,889 | 23,158 | 2,666,648 |
| 01.01.2038 | 9,527  | 13,889 | 23,416 | 2,652,759 |
| 01.02.2038 | 9,477  | 13,889 | 23,366 | 2,638,870 |
| 01.03.2038 | 8,519  | 13,889 | 22,408 | 2,624,981 |
| 01.04.2038 | 9,379  | 13,889 | 23,268 | 2,611,092 |
| 01.05.2038 | 9,030  | 13,889 | 22,919 | 2,597,203 |
| 01.06.2038 | 9,280  | 13,889 | 23,169 | 2,583,314 |



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| TERMIN/ÅR  | RENTER/GEBYR | AVDRAG | Å BETALE | RESTGJELD |
|------------|--------------|--------|----------|-----------|
| -----      | -----        | -----  | -----    | -----     |
| 01.07.2038 | 8,934        | 13,889 | 22,823   | 2,569,425 |
| 01.08.2038 | 9,181        | 13,889 | 23,070   | 2,555,536 |
| 01.09.2038 | 9,132        | 13,889 | 23,021   | 2,541,647 |
| 01.10.2038 | 8,790        | 13,889 | 22,679   | 2,527,758 |
| 01.11.2038 | 9,033        | 13,889 | 22,922   | 2,513,869 |
| 01.12.2038 | 8,695        | 13,889 | 22,584   | 2,499,980 |
| 01.01.2039 | 8,934        | 13,889 | 22,823   | 2,486,091 |
| 01.02.2039 | 8,884        | 13,889 | 22,773   | 2,472,202 |
| 01.03.2039 | 7,984        | 13,889 | 21,873   | 2,458,313 |
| 01.04.2039 | 8,786        | 13,889 | 22,675   | 2,444,424 |
| 01.05.2039 | 8,456        | 13,889 | 22,345   | 2,430,535 |
| 01.06.2039 | 8,687        | 13,889 | 22,576   | 2,416,646 |
| 01.07.2039 | 8,360        | 13,889 | 22,249   | 2,402,757 |
| 01.08.2039 | 8,588        | 13,889 | 22,477   | 2,388,868 |
| 01.09.2039 | 8,539        | 13,889 | 22,428   | 2,374,979 |
| 01.10.2039 | 8,217        | 13,889 | 22,106   | 2,361,090 |
| 01.11.2039 | 8,440        | 13,889 | 22,329   | 2,347,201 |
| 01.12.2039 | 8,121        | 13,889 | 22,010   | 2,333,312 |
| 01.01.2040 | 8,341        | 13,889 | 22,230   | 2,319,423 |
| 01.02.2040 | 8,269        | 13,889 | 22,158   | 2,305,534 |
| 01.03.2040 | 7,692        | 13,889 | 21,581   | 2,291,645 |

|            |       |        |        |           |
|------------|-------|--------|--------|-----------|
| 01.04.2040 | 8,170 | 13,889 | 22,059 | 2,277,756 |
| 01.05.2040 | 7,860 | 13,889 | 21,749 | 2,263,867 |
| 01.06.2040 | 8,072 | 13,889 | 21,961 | 2,249,978 |
| 01.07.2040 | 7,765 | 13,889 | 21,654 | 2,236,089 |
| 01.08.2040 | 7,973 | 13,889 | 21,862 | 2,222,200 |
| 01.09.2040 | 7,924 | 13,889 | 21,813 | 2,208,311 |
| 01.10.2040 | 7,622 | 13,889 | 21,511 | 2,194,422 |
| 01.11.2040 | 7,825 | 13,889 | 21,714 | 2,180,533 |
| 01.12.2040 | 7,527 | 13,889 | 21,416 | 2,166,644 |
| 01.01.2041 | 7,727 | 13,889 | 21,616 | 2,152,755 |
| 01.02.2041 | 7,699 | 13,889 | 21,588 | 2,138,866 |
| 01.03.2041 | 6,913 | 13,889 | 20,802 | 2,124,977 |
| 01.04.2041 | 7,600 | 13,889 | 21,489 | 2,111,088 |
| 01.05.2041 | 7,308 | 13,889 | 21,197 | 2,097,199 |
| 01.06.2041 | 7,501 | 13,889 | 21,390 | 2,083,310 |
| 01.07.2041 | 7,212 | 13,889 | 21,101 | 2,069,421 |
| 01.08.2041 | 7,402 | 13,889 | 21,291 | 2,055,532 |
| 01.09.2041 | 7,353 | 13,889 | 21,242 | 2,041,643 |
| 01.10.2041 | 7,069 | 13,889 | 20,958 | 2,027,754 |
| 01.11.2041 | 7,254 | 13,889 | 21,143 | 2,013,865 |
| 01.12.2041 | 6,973 | 13,889 | 20,862 | 1,999,976 |
| 01.01.2042 | 7,155 | 13,889 | 21,044 | 1,986,087 |
| 01.02.2042 | 7,106 | 13,889 | 20,995 | 1,972,198 |
| 01.03.2042 | 6,377 | 13,889 | 20,266 | 1,958,309 |
| 01.04.2042 | 7,007 | 13,889 | 20,896 | 1,944,420 |
| 01.05.2042 | 6,734 | 13,889 | 20,623 | 1,930,531 |
| 01.06.2042 | 6,908 | 13,889 | 20,797 | 1,916,642 |
| 01.07.2042 | 6,639 | 13,889 | 20,528 | 1,902,753 |
| 01.08.2042 | 6,809 | 13,889 | 20,698 | 1,888,864 |
| 01.09.2042 | 6,760 | 13,889 | 20,649 | 1,874,975 |



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| TERMIN/ÅR  | RENTER/GEBYR | AVDRAG | Å BETALE | RESTGJELD |
|------------|--------------|--------|----------|-----------|
| -----      | -----        | -----  | -----    | -----     |
| 01.10.2042 | 6,495        | 13,889 | 20,384   | 1,861,086 |
| 01.11.2042 | 6,661        | 13,889 | 20,550   | 1,847,197 |
| 01.12.2042 | 6,399        | 13,889 | 20,288   | 1,833,308 |
| 01.01.2043 | 6,562        | 13,889 | 20,451   | 1,819,419 |
| 01.02.2043 | 6,513        | 13,889 | 20,402   | 1,805,530 |
| 01.03.2043 | 5,842        | 13,889 | 19,731   | 1,791,641 |
| 01.04.2043 | 6,414        | 13,889 | 20,303   | 1,777,752 |
| 01.05.2043 | 6,160        | 13,889 | 20,049   | 1,763,863 |
| 01.06.2043 | 6,315        | 13,889 | 20,204   | 1,749,974 |
| 01.07.2043 | 6,065        | 13,889 | 19,954   | 1,736,085 |
| 01.08.2043 | 6,216        | 13,889 | 20,105   | 1,722,196 |
| 01.09.2043 | 6,167        | 13,889 | 20,056   | 1,708,307 |
| 01.10.2043 | 5,921        | 13,889 | 19,810   | 1,694,418 |
| 01.11.2043 | 6,068        | 13,889 | 19,957   | 1,680,529 |
| 01.12.2043 | 5,826        | 13,889 | 19,715   | 1,666,640 |

|            |       |        |        |           |
|------------|-------|--------|--------|-----------|
| 01.01.2044 | 5,969 | 13,889 | 19,858 | 1,652,751 |
| 01.02.2044 | 5,904 | 13,889 | 19,793 | 1,638,862 |
| 01.03.2044 | 5,479 | 13,889 | 19,368 | 1,624,973 |
| 01.04.2044 | 5,805 | 13,889 | 19,694 | 1,611,084 |
| 01.05.2044 | 5,571 | 13,889 | 19,460 | 1,597,195 |
| 01.06.2044 | 5,706 | 13,889 | 19,595 | 1,583,306 |
| 01.07.2044 | 5,476 | 13,889 | 19,365 | 1,569,417 |
| 01.08.2044 | 5,608 | 13,889 | 19,497 | 1,555,528 |
| 01.09.2044 | 5,559 | 13,889 | 19,448 | 1,541,639 |
| 01.10.2044 | 5,333 | 13,889 | 19,222 | 1,527,750 |
| 01.11.2044 | 5,460 | 13,889 | 19,349 | 1,513,861 |
| 01.12.2044 | 5,238 | 13,889 | 19,127 | 1,499,972 |
| 01.01.2045 | 5,361 | 13,889 | 19,250 | 1,486,083 |
| 01.02.2045 | 5,327 | 13,889 | 19,216 | 1,472,194 |
| 01.03.2045 | 4,770 | 13,889 | 18,659 | 1,458,305 |
| 01.04.2045 | 5,228 | 13,889 | 19,117 | 1,444,416 |
| 01.05.2045 | 5,013 | 13,889 | 18,902 | 1,430,527 |
| 01.06.2045 | 5,129 | 13,889 | 19,018 | 1,416,638 |
| 01.07.2045 | 4,917 | 13,889 | 18,806 | 1,402,749 |
| 01.08.2045 | 5,030 | 13,889 | 18,919 | 1,388,860 |
| 01.09.2045 | 4,981 | 13,889 | 18,870 | 1,374,971 |
| 01.10.2045 | 4,774 | 13,889 | 18,663 | 1,361,082 |
| 01.11.2045 | 4,882 | 13,889 | 18,771 | 1,347,193 |
| 01.12.2045 | 4,678 | 13,889 | 18,567 | 1,333,304 |
| 01.01.2046 | 4,783 | 13,889 | 18,672 | 1,319,415 |
| 01.02.2046 | 4,734 | 13,889 | 18,623 | 1,305,526 |
| 01.03.2046 | 4,235 | 13,889 | 18,124 | 1,291,637 |
| 01.04.2046 | 4,635 | 13,889 | 18,524 | 1,277,748 |
| 01.05.2046 | 4,439 | 13,889 | 18,328 | 1,263,859 |
| 01.06.2046 | 4,536 | 13,889 | 18,425 | 1,249,970 |
| 01.07.2046 | 4,343 | 13,889 | 18,232 | 1,236,081 |
| 01.08.2046 | 4,437 | 13,889 | 18,326 | 1,222,192 |
| 01.09.2046 | 4,388 | 13,889 | 18,277 | 1,208,303 |
| 01.10.2046 | 4,200 | 13,889 | 18,089 | 1,194,414 |
| 01.11.2046 | 4,289 | 13,889 | 18,178 | 1,180,525 |
| 01.12.2046 | 4,104 | 13,889 | 17,993 | 1,166,636 |



SIDE 7

13586577 2 forts. SERIELÅN

| TERMIN/ÅR  | RENTER/GEBYR | AVDRAG | Å BETALE | RESTGJELD |
|------------|--------------|--------|----------|-----------|
| -----      | -----        | -----  | -----    | -----     |
| 01.01.2047 | 4,190        | 13,889 | 18,079   | 1,152,747 |
| 01.02.2047 | 4,141        | 13,889 | 18,030   | 1,138,858 |
| 01.03.2047 | 3,699        | 13,889 | 17,588   | 1,124,969 |
| 01.04.2047 | 4,042        | 13,889 | 17,931   | 1,111,080 |
| 01.05.2047 | 3,865        | 13,889 | 17,754   | 1,097,191 |
| 01.06.2047 | 3,943        | 13,889 | 17,832   | 1,083,302 |
| 01.07.2047 | 3,769        | 13,889 | 17,658   | 1,069,413 |
| 01.08.2047 | 3,844        | 13,889 | 17,733   | 1,055,524 |
| 01.09.2047 | 3,795        | 13,889 | 17,684   | 1,041,635 |

|            |       |        |        |           |
|------------|-------|--------|--------|-----------|
| 01.10.2047 | 3,626 | 13,889 | 17,515 | 1,027,746 |
| 01.11.2047 | 3,696 | 13,889 | 17,585 | 1,013,857 |
| 01.12.2047 | 3,530 | 13,889 | 17,419 | 999,968   |
| 01.01.2048 | 3,597 | 13,889 | 17,486 | 986,079   |
| 01.02.2048 | 3,538 | 13,889 | 17,427 | 972,190   |
| 01.03.2048 | 3,266 | 13,889 | 17,155 | 958,301   |
| 01.04.2048 | 3,440 | 13,889 | 17,329 | 944,412   |
| 01.05.2048 | 3,282 | 13,889 | 17,171 | 930,523   |
| 01.06.2048 | 3,341 | 13,889 | 17,230 | 916,634   |
| 01.07.2048 | 3,187 | 13,889 | 17,076 | 902,745   |
| 01.08.2048 | 3,242 | 13,889 | 17,131 | 888,856   |
| 01.09.2048 | 3,193 | 13,889 | 17,082 | 874,967   |
| 01.10.2048 | 3,044 | 13,889 | 16,933 | 861,078   |
| 01.11.2048 | 3,095 | 13,889 | 16,984 | 847,189   |
| 01.12.2048 | 2,948 | 13,889 | 16,837 | 833,300   |
| 01.01.2049 | 2,996 | 13,889 | 16,885 | 819,411   |
| 01.02.2049 | 2,955 | 13,889 | 16,844 | 805,522   |
| 01.03.2049 | 2,628 | 13,889 | 16,517 | 791,633   |
| 01.04.2049 | 2,856 | 13,889 | 16,745 | 777,744   |
| 01.05.2049 | 2,717 | 13,889 | 16,606 | 763,855   |
| 01.06.2049 | 2,757 | 13,889 | 16,646 | 749,966   |
| 01.07.2049 | 2,622 | 13,889 | 16,511 | 736,077   |
| 01.08.2049 | 2,658 | 13,889 | 16,547 | 722,188   |
| 01.09.2049 | 2,609 | 13,889 | 16,498 | 708,299   |
| 01.10.2049 | 2,478 | 13,889 | 16,367 | 694,410   |
| 01.11.2049 | 2,510 | 13,889 | 16,399 | 680,521   |
| 01.12.2049 | 2,383 | 13,889 | 16,272 | 666,632   |
| 01.01.2050 | 2,411 | 13,889 | 16,300 | 652,743   |
| 01.02.2050 | 2,362 | 13,889 | 16,251 | 638,854   |
| 01.03.2050 | 2,092 | 13,889 | 15,981 | 624,965   |
| 01.04.2050 | 2,263 | 13,889 | 16,152 | 611,076   |
| 01.05.2050 | 2,143 | 13,889 | 16,032 | 597,187   |
| 01.06.2050 | 2,164 | 13,889 | 16,053 | 583,298   |
| 01.07.2050 | 2,048 | 13,889 | 15,937 | 569,409   |
| 01.08.2050 | 2,065 | 13,889 | 15,954 | 555,520   |
| 01.09.2050 | 2,016 | 13,888 | 15,904 | 541,632   |
| 01.10.2050 | 1,904 | 13,888 | 15,792 | 527,744   |
| 01.11.2050 | 1,917 | 13,888 | 15,805 | 513,856   |
| 01.12.2050 | 1,809 | 13,888 | 15,697 | 499,968   |
| 01.01.2051 | 1,818 | 13,888 | 15,706 | 486,080   |
| 01.02.2051 | 1,769 | 13,888 | 15,657 | 472,192   |
| 01.03.2051 | 1,557 | 13,888 | 15,445 | 458,304   |



SIDE 8

13586577 2 forts. SERIELÅN

| TERMIN/ÅR  | RENTER/GEBYR | AVDRAG | Å BETALE | RESTGJELD |
|------------|--------------|--------|----------|-----------|
| -----      | -----        | -----  | -----    | -----     |
| 01.04.2051 | 1,670        | 13,888 | 15,558   | 444,416   |
| 01.05.2051 | 1,570        | 13,888 | 15,458   | 430,528   |
| 01.06.2051 | 1,571        | 13,888 | 15,459   | 416,640   |



|            |       |        |        |         |
|------------|-------|--------|--------|---------|
| 01.07.2051 | 1,474 | 13,888 | 15,362 | 402,752 |
| 01.08.2051 | 1,472 | 13,888 | 15,360 | 388,864 |
| 01.09.2051 | 1,423 | 13,888 | 15,311 | 374,976 |
| 01.10.2051 | 1,331 | 13,888 | 15,219 | 361,088 |
| 01.11.2051 | 1,324 | 13,888 | 15,212 | 347,200 |
| 01.12.2051 | 1,235 | 13,888 | 15,123 | 333,312 |
| 01.01.2052 | 1,225 | 13,888 | 15,113 | 319,424 |
| 01.02.2052 | 1,173 | 13,888 | 15,061 | 305,536 |
| 01.03.2052 | 1,054 | 13,888 | 14,942 | 291,648 |
| 01.04.2052 | 1,074 | 13,888 | 14,962 | 277,760 |
| 01.05.2052 | 993   | 13,888 | 14,881 | 263,872 |
| 01.06.2052 | 976   | 13,888 | 14,864 | 249,984 |
| 01.07.2052 | 898   | 13,888 | 14,786 | 236,096 |
| 01.08.2052 | 877   | 13,888 | 14,765 | 222,208 |
| 01.09.2052 | 828   | 13,888 | 14,716 | 208,320 |
| 01.10.2052 | 755   | 13,888 | 14,643 | 194,432 |
| 01.11.2052 | 729   | 13,888 | 14,617 | 180,544 |
| 01.12.2052 | 659   | 13,888 | 14,547 | 166,656 |
| 01.01.2053 | 631   | 13,888 | 14,519 | 152,768 |
| 01.02.2053 | 583   | 13,888 | 14,471 | 138,880 |
| 01.03.2053 | 486   | 13,888 | 14,374 | 124,992 |
| 01.04.2053 | 484   | 13,888 | 14,372 | 111,104 |
| 01.05.2053 | 422   | 13,888 | 14,310 | 97,216  |
| 01.06.2053 | 385   | 13,888 | 14,273 | 83,328  |
| 01.07.2053 | 326   | 13,888 | 14,214 | 69,440  |
| 01.08.2053 | 287   | 13,888 | 14,175 | 55,552  |
| 01.09.2053 | 237   | 13,888 | 14,125 | 41,664  |
| 01.10.2053 | 183   | 13,888 | 14,071 | 27,776  |
| 01.11.2053 | 138   | 13,888 | 14,026 | 13,888  |
| 01.12.2053 | 87    | 13,888 | 13,975 | 0       |

Lengden på første termin avhenger av utbetalingsdato og vil variere fra 1 til 2 måneder. Renten beregnes etterskuddsvis.

Av renter og avdrag som ikke betales i rett tid, betales det forsinkelsesrente.

Post: Solheimsg. 11  
5058 BERGEN  
Besøk: Solheimsg. 11

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