

**CREFIÁCIL**

**PARÂMETROS DE SIMULAÇÃO CAIXA ECONÔMICA FEDERAL**

LIMITADOR DE RENDA	Faixa de renda	RENDA	TAXA DE JUROS NOMINA	FINANCIAMENTO 360 MESES PRICE	FINANCIAMENTO 420 MESES PRICE	1ª PARCELA	FINANCIAMENTO 360 MESES SAC	FINANCIAMENTO 420 MESES SAC	1ª PARCELA	SUBSÍDIO COM DEPENDENTE	SUBSÍDIO SEM DEPENDENTE
HIS 1	PMCMV Faixa 1	R\$ 1,500.00	4.25%	R\$ 85,780.02	R\$ 92,011.09	R\$ 449.99	R\$ 67,095.17	R\$ 71,510.15	R\$ 449.99	R\$ 55.000,00	R\$ 16.500,00
		R\$ 1,600.00	4.25%	R\$ 91,747.33	R\$ 98,411.86	R\$ 479.99	R\$ 71,762.66	R\$ 76,484.77	R\$ 479.99	R\$ 55.000,00	R\$ 16.500,00
		R\$ 1,700.00	4.25%	R\$ 97,714.64	R\$ 104,812.63	R\$ 509.99	R\$ 76,430.15	R\$ 81,459.39	R\$ 509.99	R\$ 55.000,00	R\$ 16.500,00
		R\$ 1,800.00	4.25%	R\$ 103,681.94	R\$ 111,213.40	R\$ 539.99	R\$ 81,097.64	R\$ 86,434.01	R\$ 539.99	R\$ 52.820,00	R\$ 15.846,00
		R\$ 1,900.00	4.25%	R\$ 109,649.25	R\$ 117,614.17	R\$ 569.99	R\$ 85,765.13	R\$ 91,408.63	R\$ 569.99	R\$ 47.180,00	R\$ 14.154,00
		R\$ 2,000.00	4.25%	R\$ 115,616.55	R\$ 124,014.94	R\$ 599.99	R\$ 90,432.62	R\$ 96,383.25	R\$ 599.99	R\$ 41.917,00	R\$ 12.575,00
		R\$ 2,000.01	4.50%	R\$ 112,322.03	R\$ 120,078.90	R\$ 600.00	R\$ 87,593.35	R\$ 93,164.68	R\$ 599.99	R\$ 42.172,00	R\$ 12.636,00
		R\$ 2,100.00	4.50%	R\$ 118,119.29	R\$ 126,276.52	R\$ 629.99	R\$ 92,114.30	R\$ 97,973.18	R\$ 629.99	R\$ 37.263,00	R\$ 11.178,00
		R\$ 2,200.00	4.50%	R\$ 123,916.56	R\$ 132,474.15	R\$ 659.99	R\$ 96,635.25	R\$ 102,781.68	R\$ 659.99	R\$ 32.715,00	R\$ 9.814,00
		R\$ 2,300.00	4.50%	R\$ 129,713.82	R\$ 138,671.77	R\$ 689.99	R\$ 101,156.20	R\$ 107,590.18	R\$ 689.99	R\$ 28.519,00	R\$ 8.555,00
	R\$ 2,400.00	4.50%	R\$ 135,511.09	R\$ 144,869.39	R\$ 719.99	R\$ 105,677.14	R\$ 112,398.68	R\$ 719.99	R\$ 24.666,00	R\$ 7.399,00	
	R\$ 2,500.00	4.50%	R\$ 141,308.36	R\$ 151,067.01	R\$ 749.99	R\$ 110,198.09	R\$ 117,207.18	R\$ 749.99	R\$ 21.148,00	R\$ 6.344,00	
	R\$ 2,600.00	4.50%	R\$ 147,105.62	R\$ 157,264.63	R\$ 779.99	R\$ 114,719.04	R\$ 122,015.68	R\$ 779.99	R\$ 17.958,00	R\$ 5.387,00	
	R\$ 2,640.00	4.50%	R\$ 149,424.53	R\$ 159,743.68	R\$ 791.99	R\$ 116,527.42	R\$ 123,939.08	R\$ 791.99	R\$ 16.772,00	R\$ 5.031,00	
	R\$ 2,640.01	5.00%	R\$ 136,636.44	R\$ 145,153.97	R\$ 791.99	R\$ 106,098.07	R\$ 112,423.92	R\$ 792.00	R\$ 17.039,00	R\$ 5.111,00	
	R\$ 2,700.00	5.00%	R\$ 139,923.38	R\$ 148,645.81	R\$ 809.99	R\$ 108,650.38	R\$ 115,128.40	R\$ 809.99	R\$ 15.334,00	R\$ 4.600,00	
	R\$ 2,800.00	5.00%	R\$ 145,401.62	R\$ 154,465.55	R\$ 839.99	R\$ 112,904.23	R\$ 119,635.88	R\$ 839.99	R\$ 12.741,00	R\$ 3.822,00	
	R\$ 2,900.00	5.00%	R\$ 150,879.86	R\$ 160,285.29	R\$ 869.99	R\$ 117,158.08	R\$ 124,143.35	R\$ 869.99	R\$ 10.451,00	R\$ 3.135,00	
	R\$ 3,000.00	5.00%	R\$ 156,358.10	R\$ 166,105.02	R\$ 899.99	R\$ 121,411.93	R\$ 128,650.82	R\$ 899.99	R\$ 8.458,00	R\$ 2.537,00	
	R\$ 3,100.00	5.00%	R\$ 161,836.34	R\$ 171,924.76	R\$ 929.99	R\$ 125,665.78	R\$ 133,158.30	R\$ 929.99	R\$ 6.752,00	R\$ 2.025,00	
R\$ 3,200.00	5.00%	R\$ 167,314.59	R\$ 177,744.50	R\$ 959.99	R\$ 129,919.62	R\$ 137,665.77	R\$ 959.99	R\$ 5.327,00	R\$ 1.598,00		
R\$ 3,200.01	5.50%	R\$ 158,359.47	R\$ 167,255.06	R\$ 959.99	R\$ 122,671.96	R\$ 129,555.07	R\$ 959.99	R\$ 5.425,00	R\$ 1.627,00		
R\$ 3,300.00	5.50%	R\$ 163,544.50	R\$ 172,731.35	R\$ 989.99	R\$ 126,688.50	R\$ 133,796.98	R\$ 989.99	R\$ 4.254,00	R\$ 1.276,00		
R\$ 3,400.00	5.50%	R\$ 168,729.53	R\$ 178,207.64	R\$ 1,019.99	R\$ 130,705.04	R\$ 138,038.89	R\$ 1,019.99	R\$ 3.351,00	R\$ 1.005,00		
R\$ 3,500.00	5.50%	R\$ 173,914.56	R\$ 183,683.93	R\$ 1,049.99	R\$ 134,721.59	R\$ 142,280.80	R\$ 1,049.99	R\$ 2.709,00	R\$ 812,00		
R\$ 3,600.00	5.50%	R\$ 179,099.59	R\$ 189,160.22	R\$ 1,079.99	R\$ 138,738.13	R\$ 146,522.72	R\$ 1,079.99	R\$ 2.320,00	R\$ 696,00		
R\$ 3,700.00	5.50%	R\$ 184,284.62	R\$ 194,636.52	R\$ 1,109.99	R\$ 142,754.68	R\$ 150,764.63	R\$ 1,109.99	R\$ 2.177,00	R\$ 653,00		
R\$ 3,800.00	5.50%	R\$ 189,469.65	R\$ 200,112.81	R\$ 1,139.99	R\$ 146,771.22	R\$ 155,006.54	R\$ 1,139.99	R\$ 2.154,00	R\$ 646,00		
R\$ 3,800.01	6.50%	R\$ 170,525.05	R\$ 178,265.45	R\$ 1,139.99	R\$ 132,039.54	R\$ 138,667.31	R\$ 1,139.99	R\$ 2.241,00	R\$ 672,00		
R\$ 3,900.00	6.50%	R\$ 175,191.64	R\$ 183,143.86	R\$ 1,169.99	R\$ 135,652.94	R\$ 142,462.08	R\$ 1,169.99	R\$ 2.221,00	R\$ 666,00		
R\$ 4,000.00	6.50%	R\$ 179,858.24	R\$ 188,022.28	R\$ 1,199.99	R\$ 139,266.33	R\$ 146,256.86	R\$ 1,199.99	R\$ 2.201,00	R\$ 660,00		
R\$ 4,100.00	6.50%	R\$ 184,524.83	R\$ 192,900.70	R\$ 1,229.99	R\$ 142,879.73	R\$ 150,051.63	R\$ 1,229.99	R\$ 2.181,00	R\$ 654,00		
R\$ 4,200.00	6.50%	R\$ 189,191.42	R\$ 197,779.11	R\$ 1,259.99	R\$ 146,493.13	R\$ 153,846.40	R\$ 1,259.99	R\$ 2.161,00	R\$ 648,00		
R\$ 4,236.00	6.50%	R\$ 190,872.95	R\$ 199,536.97	R\$ 1,270.79	R\$ 147,795.15	R\$ 155,213.78	R\$ 1,270.79	R\$ 2.153,00	R\$ 645,00		
R\$ 4,300.00	6.50%	R\$ 194,542.08	R\$ 203,407.61	R\$ 1,289.99	R\$ 150,507.59	R\$ 158,085.62	R\$ 1,289.99	R\$ 2.140,00	R\$ 642,00		
R\$ 4,400.00	6.50%	R\$ 198,224.61	R\$ 207,535.94	R\$ 1,319.99	R\$ 153,719.92	R\$ 161,435.95	R\$ 1,319.99	R\$ 2.120,00	R\$ 636,00		
R\$ 4,400.01	7.66%	R\$ 176,164.38	R\$ 182,361.33	R\$ 1,320.00	R\$ 137,030.46	R\$ 143,159.33	R\$ 1,319.99	-	-		
R\$ 4,500.00	7.66%	R\$ 180,323.87	R\$ 186,667.14	R\$ 1,349.99	R\$ 140,265.93	R\$ 146,539.52	R\$ 1,349.99	-	-		
R\$ 4,554.00	7.66%	R\$ 182,570.74	R\$ 188,993.05	R\$ 1,366.19	R\$ 142,013.68	R\$ 148,365.43	R\$ 1,366.19	-	-		
R\$ 4,600.00	7.66%	R\$ 184,484.74	R\$ 190,974.38	R\$ 1,379.99	R\$ 143,502.49	R\$ 149,920.84	R\$ 1,379.99	-	-		
R\$ 4,700.00	7.66%	R\$ 188,645.61	R\$ 195,281.62	R\$ 1,409.99	R\$ 146,739.05	R\$ 153,302.16	R\$ 1,409.99	-	-		
R\$ 4,800.00	7.66%	R\$ 192,806.49	R\$ 199,588.85	R\$ 1,439.99	R\$ 149,975.61	R\$ 156,683.47	R\$ 1,439.99	-	-		
R\$ 4,900.00	7.66%	R\$ 196,967.36	R\$ 203,896.09	R\$ 1,469.99	R\$ 153,212.17	R\$ 160,064.79	R\$ 1,469.99	-	-		
R\$ 5,000.00	7.66%	R\$ 201,128.23	R\$ 208,203.33	R\$ 1,499.99	R\$ 156,448.72	R\$ 163,446.11	R\$ 1,499.99	-	-		
R\$ 5,100.00	7.66%	R\$ 205,289.10	R\$ 212,510.57	R\$ 1,529.99	R\$ 159,685.28	R\$ 166,827.42	R\$ 1,529.99	-	-		
R\$ 5,200.00	7.66%	R\$ 209,449.97	R\$ 216,817.81	R\$ 1,559.99	R\$ 162,921.84	R\$ 170,208.74	R\$ 1,559.99	-	-		
R\$ 5,300.00	7.66%	R\$ 213,610.85	R\$ 221,125.05	R\$ 1,589.99	R\$ 166,158.40	R\$ 173,590.06	R\$ 1,589.99	-	-		
R\$ 5,400.00	7.66%	R\$ 217,771.72	R\$ 225,432.29	R\$ 1,619.99	R\$ 169,394.95	R\$ 176,971.38	R\$ 1,619.99	-	-		
R\$ 5,500.00	7.66%	R\$ 221,932.59	R\$ 229,739.53	R\$ 1,649.99	R\$ 172,631.51	R\$ 180,352.69	R\$ 1,649.99	-	-		
R\$ 5,600.00	7.66%	R\$ 226,093.46	R\$ 234,046.77	R\$ 1,679.99	R\$ 175,868.07	R\$ 183,734.01	R\$ 1,679.99	-	-		
R\$ 5,700.00	7.66%	R\$ 230,254.33	R\$ 238,354.01	R\$ 1,709.99	R\$ 179,104.63	R\$ 187,115.33	R\$ 1,709.99	-	-		
R\$ 5,800.00	7.66%	R\$ 234,415.21	R\$ 242,661.25	R\$ 1,739.99	R\$ 182,341.18	R\$ 190,496.65	R\$ 1,739.99	-	-		
R\$ 5,900.00	7.66%	R\$ 238,576.08	R\$ 246,968.49	R\$ 1,769.99	R\$ 185,577.74	R\$ 193,877.96	R\$ 1,769.99	-	-		
R\$ 6,000.00	7.66%	R\$ 242,736.95	R\$ 251,275.73	R\$ 1,799.99	R\$ 188,814.30	R\$ 197,259.28	R\$ 1,799.99	-	-		
R\$ 6,100.00	7.66%	R\$ 246,897.82	R\$ 255,582.97	R\$ 1,829.99	R\$ 192,050.86	R\$ 200,640.60	R\$ 1,829.99	-	-		
R\$ 6,200.00	7.66%	R\$ 251,058.69	R\$ 259,890.21	R\$ 1,859.99	R\$ 195,287.42	R\$ 204,021.91	R\$ 1,859.99	-	-		
R\$ 6,300.00	7.66%	R\$ 255,219.57	R\$ 264,197.45	R\$ 1,889.99	R\$ 198,523.97	R\$ 207,403.23	R\$ 1,889.99	-	-		
R\$ 6,400.00	7.66%	R\$ 259,380.44	R\$ 268,504.69	R\$ 1,919.99	R\$ 201,760.53	R\$ 210,784.55	R\$ 1,919.99	-	-		
R\$ 6,500.00	7.66%	R\$ 263,541.31	R\$ 272,811.92	R\$ 1,949.99	R\$ 204,997.09	R\$ 214,165.87	R\$ 1,949.99	-	-		
R\$ 6,600.00	7.66%	R\$ 267,702.18	R\$ 277,119.16	R\$ 1,979.99	R\$ 208,233.65	R\$ 217,547.18	R\$ 1,979.99	-	-		
R\$ 6,700.00	7.66%	R\$ 271,863.05	R\$ 280,000.00	R\$ 1,993.70	R\$ 211,470.20	R\$ 220,928.50	R\$ 2,009.99	-	-		
R\$ 6,800.00	7.66%	R\$ 276,023.93	R\$ 280,000.00	R\$ 1,993.70	R\$ 214,706.76	R\$ 224,309.82	R\$ 2,039.99	-	-		
R\$ 6,900.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 217,943.32	R\$ 227,691.13	R\$ 2,069.99	-	-		
R\$ 7,000.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 221,179.88	R\$ 231,072.45	R\$ 2,099.99	-	-		
R\$ 7,100.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 224,416.44	R\$ 234,453.77	R\$ 2,129.99	-	-		
R\$ 7,200.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 227,652.99	R\$ 237,835.09	R\$ 2,159.99	-	-		
R\$ 7,300.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 230,889.55	R\$ 241,216.40	R\$ 2,189.99	-	-		
R\$ 7,400.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 234,126.11	R\$ 244,597.72	R\$ 2,219.99	-	-		
R\$ 7,500.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 237,362.67	R\$ 247,979.04	R\$ 2,249.99	-	-		
R\$ 7,600.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 240,599.22	R\$ 251,360.36	R\$ 2,279.99	-	-		
R\$ 7,700.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 243,835.78	R\$ 254,741.67	R\$ 2,309.99	-	-		
R\$ 7,800.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 247,072.34	R\$ 258,122.99	R\$ 2,339.99	-	-		
R\$ 7,900.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 1,993.70	R\$ 250,308.90	R\$ 261,504.31	R\$ 2,369.99	-	-		
R\$ 8,000.00	7.66%	R\$ 280,000.00	R\$ 280,000.00	R\$ 2,000.99	R\$ 253,545.46	R\$ 264,885.62	R\$ 2,399.99	-	-		
R\$ 8,001.00	10.26%	R\$ 256,283.24	R\$ 256,283.24	R\$ 1,999.99	R\$ 203,451.95	R\$ 210,758.53	R\$ 2,399.99	-	-		
R\$ 8,100.00	10.26%	R\$ 259,584.73	R\$ 259,584.73	R\$ 2,024.99	R\$ 206,072.85	R\$ 213,473.55	R\$ 2,429.99	-	-		
R\$ 8,200.00	10.26%	R\$ 262,886.21	R\$ 262,886.21	R\$ 2,049.99	R\$ 208,693.76	R\$ 216,188.58	R\$ 2,459.99	-	-		
R\$ 8,300.00	10.26%	R\$ 266,187.70	R\$ 266,187.70	R\$ 2,074.99	R\$ 211,314.66	R\$ 218,903.61	R\$ 2,489.99	-	-		
R\$ 8,400.00	10.26%	R\$ 269,489.18	R\$ 269,489.18	R\$ 2,099.99	R\$ 213,935.56	R\$ 221,618.64	R\$ 2,519.99	-	-		
R\$ 8,500.00	10.26%	R\$ 272,790.67	R\$ 272,790.67	R\$ 2,124.99	R\$ 216,556.47	R\$ 224,333.66	R\$ 2,549.99	-	-		
R\$ 8,700.00	10.26%	R\$ 279,393.64	R\$ 279,393.64	R\$ 2,174.99	R\$ 221,798.27	R\$ 229,763.72	R\$ 2,609.99	-	-		
R\$ 9,000.00	10.26%	R\$ 289,298.09	R\$ 289,298.09	R\$ 2,249.99	R\$ 229,660.98	R\$ 237,908.80	R\$ 2,699.99	-	-		
R\$ 9,108.00	10.26%	R\$ 292,819.67	R\$ 292,819.67	R\$ 2,276.99	R\$ 232,456.61	R\$ 240,804.83	R\$ 2,732.39	-	-		
R\$ 10,000.00	10.26%	R\$ 322,312.94									

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**Fonte Portal CAIXA:** <https://www.portaldeempreendimentos.caixa.gov.br/simulador/>

**Fonte Site CAIXA:** <http://www8.caixa.gov.br/siopiinternet-web/simulaOperacaoInternet.do?method=inicializarCasoUso>

**Simulações realizadas em:** 07/janeiro/2025

**Valor do imóvel:** MCMV R\$ 264.000,00 - Faixa 1 e 2 - R\$ 350.000,00 - Faixa 3 - R\$ 700.000,00 SBPE

**Data de Nascimento:** 01/01/1991

**Prazo de financiamento:** 360 Padrão, 420 rating AA (SBPE TR SAC até 420 meses) (SPBE TR PRICE até 360 meses)

**\*Prazo de Obras: 36 meses**

**\*Considerando que o cliente possui 36 meses de contribuição com o FGTS**

**OBS:** Considerando a regra que o banco libera o percentual de 80% ou 90% do valor do imóvel baseado no menor dos valores entre avaliação e compra e venda. Seguro : MCMV - TOO SEGUROS (68440) SBPE - 68790 CAIXA HABITACIONAL RESIDENCIAL SBPE

**Novos limitadores HIS1 (R\$ 4.554,00), HIS2 (R\$ 9.108,00) e HMP (R\$ 15.180,00) com base na projeção de reajuste do salário mínimo de 2025.**

**Dúvidas contatar a equipe Plano:**

**Whatsapp CREDIFÁCIL: (11) 9.9659-3657**

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HMP







