

**SEÑOR**  
**JUEZ VEINTIUNO MUNICIPAL DE PEQUEÑAS CAUSAS Y COMPETENCIA MÚLTIPLE DE BOGOTÁ**  
**E. S. D.**

REFERENCIA: PROCESO EJECUTIVO PARA LA EFECTIVIDAD DE LA GARANTÍA REAL  
RADICADO: 2021-00129  
DEMANDANTE: FONDO NACIONAL DEL AHORRO CARLOS LLERAS RESTREPO  
DEMANDADO: MILTON CESAR LOPEZ CORREA

**ASUNTO: MEMORIAL ALLEGANDO LIQUIDACION DE CREDITO-DEMANDANTE**

COVENANT BPO S.A.S., sociedad identificada con NIT. 901.342.214-5, representada legalmente por la Dra. GLORIA DEL CARMEN IBARRA CORREA, identificada con cédula de ciudadanía No.51.920.466 de Bogotá D.C, abogada en ejercicio de la profesión, titular de la tarjeta profesional No. 141.505 del Consejo Superior de la Judicatura; obrando como apoderado de la parte ejecutante tal y como obra en el poder anexo al expediente; por medio del presente escrito y de conformidad con el Art. 103 y 446 del C.G.P. me permito allegar a su H. Despacho Liquidación del crédito del asunto de la referencia:

*RESUMEN LIQUIDACIÓN DEL CRÉDITO:*

**CAPITAL**

SALDO A CAPITAL EN UVR \_\_\_\_\_ 40.295,4712 Unidades De Valor Real -U.V.R.  
SALDO A CAPITAL EN PESOS \_\_\_\_\_ \$ 11.712.978,78

**INTERÉS CORRIENTE ANTERIOR**

SALDO INTERÉS CORRIENTE EN UVR (Causado de las cuotas exigibles) \_\_\_\_\_ 847,6502 Unidades De Valor Real -U.V.R.

SALDO INTERÉS CORRIENTE EN PESOS \_\_\_\_\_ \$ 246.392,67

**INTERÉS DE MORA:**

SALDO DE INTERES DE MORA EN UVR \_\_\_\_\_ 158,1804 Unidades De Valor Real -U.V.R.  
SALDO DE INTERES DE MORA EN PESOS \_\_\_\_\_ \$ 45.979,46

**ABONOS:**

ABONOS EN UVR \_\_\_\_\_ 7.803,9083 Unidades De Valor Real -U.V.R.  
ABONOS EN PESOS \_\_\_\_\_ \$ 2.230.000,00

**TOTAL**

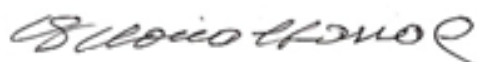
SALDO TOTAL EN UVR \_\_\_\_\_ 41301,3018 Unidades De Valor Real -U.V.R.

SALTO TOTAL EN PESOS \_\_\_\_\_ \$ 12.005.350,9

Con el presente memorial me permito allegar el detalle de la liquidación de crédito.

Del señor Juez

Atentamente,



**COVENANT BPO S.A.S**

NIT No. 901.342.214-5  
Rep. Legal GLORIA DEL CARMEN IBARRA CORREA  
C.C. No. 51.920.466 de Bogotá D.C.  
T.P. No. 141.505 del C.S de la J.  
PRS- 200168



|               |                                                 |
|---------------|-------------------------------------------------|
| TIPO          | Liquidación en UVR                              |
| PROCESO       | 2021-129                                        |
| DEMANDANTE    | FONDO NACIONAL DEL AHORRO                       |
| DEMANDADO     | MILTON CESAR LOPEZ                              |
| TASA APLICADA | $((1+TasaEfectiva)^{(Períodos/DíasPeríodo))}-1$ |

## DISTRIBUCION ABONOS

| DESDE      | HASTA      | DIAS | TASA FIJA | CAPITAL  | CAPITAL BASE LIQ. | INTERES | SUBTOTAL   | VALOR ABONO | SALDO INTERESES | SALDO ADEUDADO | SALDO A FAVOR | ABONO INTERESES | ABONO CAPITAL |
|------------|------------|------|-----------|----------|-------------------|---------|------------|-------------|-----------------|----------------|---------------|-----------------|---------------|
| 2020-05-05 | 2020-05-05 | 1    | 5,25%     | 34,8900  | 34,8900           | 0,0049  | 34,8949    | 0,0000      | 0,0049          | 34,8949        | 0,00          | 0,0000          | 0,0000        |
| 2020-05-06 | 2020-05-31 | 26   | 5,25%     | 0,0000   | 34,8900           | 0,1272  | 35,0172    | 0,0000      | 0,1321          | 35,0221        | 0,00          | 0,0000          | 0,0000        |
| 2020-06-01 | 2020-06-04 | 4    | 5,25%     | 0,0000   | 34,8900           | 0,0196  | 34,9096    | 0,0000      | 0,1516          | 35,0416        | 0,00          | 0,0000          | 0,0000        |
| 2020-06-05 | 2020-06-05 | 1    | 5,25%     | 495,5400 | 530,4300          | 0,0744  | 530,5044   | 0,0000      | 0,2260          | 530,6560       | 0,00          | 0,0000          | 0,0000        |
| 2020-06-06 | 2020-06-30 | 25   | 5,25%     | 0,0000   | 530,4300          | 1,8591  | 532,2891   | 0,0000      | 2,0851          | 532,5151       | 0,00          | 0,0000          | 0,0000        |
| 2020-07-01 | 2020-07-04 | 4    | 5,25%     | 0,0000   | 530,4300          | 0,2975  | 530,7275   | 0,0000      | 2,3826          | 532,8126       | 0,00          | 0,0000          | 0,0000        |
| 2020-07-05 | 2020-07-05 | 1    | 5,25%     | 494,6600 | 1.025,0900        | 0,1437  | 1.025,2337 | 0,0000      | 2,5263          | 1.027,6163     | 0,00          | 0,0000          | 0,0000        |
| 2020-07-06 | 2020-07-31 | 26   | 5,25%     | 0,0000   | 1.025,0900        | 3,7366  | 1.028,8266 | 0,0000      | 6,2629          | 1.031,3529     | 0,00          | 0,0000          | 0,0000        |
| 2020-08-01 | 2020-08-04 | 4    | 5,25%     | 0,0000   | 1.025,0900        | 0,5749  | 1.025,6649 | 0,0000      | 6,8377          | 1.031,9277     | 0,00          | 0,0000          | 0,0000        |
| 2020-08-05 | 2020-08-05 | 1    | 5,25%     | 521,9300 | 1.547,0200        | 0,2169  | 1.547,2369 | 0,0000      | 7,0546          | 1.554,0746     | 0,00          | 0,0000          | 0,0000        |
| 2020-08-06 | 2020-08-31 | 26   | 5,25%     | 0,0000   | 1.547,0200        | 5,6391  | 1.552,6591 | 0,0000      | 12,6937         | 1.559,7137     | 0,00          | 0,0000          | 0,0000        |
| 2020-09-01 | 2020-09-04 | 4    | 5,25%     | 0,0000   | 1.547,0200        | 0,8675  | 1.547,8875 | 0,0000      | 13,5612         | 1.560,5812     | 0,00          | 0,0000          | 0,0000        |
| 2020-09-05 | 2020-09-05 | 1    | 5,25%     | 521,0300 | 2.068,0500        | 0,2899  | 2.068,3399 | 0,0000      | 13,8512         | 2.081,9012     | 0,00          | 0,0000          | 0,0000        |
| 2020-09-06 | 2020-09-30 | 25   | 5,25%     | 0,0000   | 2.068,0500        | 7,2484  | 2.075,2984 | 0,0000      | 21,0995         | 2.089,1495     | 0,00          | 0,0000          | 0,0000        |
| 2020-10-01 | 2020-10-04 | 4    | 5,25%     | 0,0000   | 2.068,0500        | 1,1597  | 2.069,2097 | 0,0000      | 22,2593         | 2.090,3093     | 0,00          | 0,0000          | 0,0000        |
| 2020-10-05 | 2020-10-05 | 1    | 5,25%     | 520,1400 | 2.588,1900        | 0,3629  | 2.588,5529 | 0,0000      | 22,6221         | 2.610,8121     | 0,00          | 0,0000          | 0,0000        |
| 2020-10-06 | 2020-10-31 | 26   | 5,25%     | 0,0000   | 2.588,1900        | 9,4343  | 2.597,6243 | 0,0000      | 32,0564         | 2.620,2464     | 0,00          | 0,0000          | 0,0000        |
| 2020-11-01 | 2020-11-04 | 4    | 5,25%     | 0,0000   | 2.588,1900        | 1,4514  | 2.589,6414 | 0,0000      | 33,5078         | 2.621,6978     | 0,00          | 0,0000          | 0,0000        |
| 2020-11-05 | 2020-11-05 | 1    | 5,25%     | 519,2600 | 3.107,4500        | 0,4357  | 3.107,8857 | 0,0000      | 33,9435         | 3.141,3935     | 0,00          | 0,0000          | 0,0000        |



|               |                                                 |
|---------------|-------------------------------------------------|
| TIPO          | Liquidación en UVR                              |
| PROCESO       | 2021-129                                        |
| DEMANDANTE    | FONDO NACIONAL DEL AHORRO                       |
| DEMANDADO     | MILTON CESAR LOPEZ                              |
| TASA APLICADA | $((1+TasaEfectiva)^{(Períodos/DíasPeríodo))}-1$ |

## DISTRIBUCION ABONOS

| DESDE      | HASTA      | DIAS | TASA FIJA | CAPITAL     | CAPITAL BASE LIQ. | INTERES  | SUBTOTAL    | VALOR ABONO | SALDO INTERESES | SALDO ADEUDADO | SALDO A FAVOR | ABONO INTERESES | ABONO CAPITAL |
|------------|------------|------|-----------|-------------|-------------------|----------|-------------|-------------|-----------------|----------------|---------------|-----------------|---------------|
| 2020-11-06 | 2020-11-30 | 25   | 5,25%     | 0,0000      | 3.107,4500        | 10,8914  | 3.118,3414  | 0,0000      | 44,8348         | 3.152,2848     | 0,00          | 0,0000          | 0,0000        |
| 2020-12-01 | 2020-12-04 | 4    | 5,25%     | 0,0000      | 3.107,4500        | 1,7426   | 3.109,1926  | 0,0000      | 46,5775         | 3.154,0275     | 0,00          | 0,0000          | 0,0000        |
| 2020-12-05 | 2020-12-05 | 1    | 5,25%     | 518,3900    | 3.625,8400        | 0,5083   | 3.626,3483  | 0,0000      | 47,0858         | 3.672,9258     | 0,00          | 0,0000          | 0,0000        |
| 2020-12-06 | 2020-12-31 | 26   | 5,25%     | 0,0000      | 3.625,8400        | 13,2166  | 3.639,0566  | 0,0000      | 60,3024         | 3.686,1424     | 0,00          | 0,0000          | 0,0000        |
| 2021-01-01 | 2021-01-31 | 31   | 5,25%     | 0,0000      | 3.625,8400        | 15,7583  | 3.641,5983  | 0,0000      | 76,0607         | 3.701,9007     | 0,00          | 0,0000          | 0,0000        |
| 2021-02-01 | 2021-02-28 | 28   | 5,25%     | 0,0000      | 3.625,8400        | 14,2333  | 3.640,0733  | 0,0000      | 90,2940         | 3.716,1340     | 0,00          | 0,0000          | 0,0000        |
| 2021-03-02 | 2021-03-02 | 1    | 5,25%     | 42.459,3900 | 46.085,2300       | 6,4610   | 46.091,6910 | 0,0000      | 96,7550         | 46.181,9850    | 0,00          | 0,0000          | 0,0000        |
| 2021-03-03 | 2021-03-31 | 29   | 5,25%     | 0,0000      | 46.085,2300       | 187,3692 | 46.272,5992 | 0,0000      | 284,1242        | 46.369,3542    | 0,00          | 0,0000          | 0,0000        |
| 2021-04-01 | 2021-04-04 | 4    | 5,25%     | 0,0000      | 46.085,2300       | 25,8440  | 46.111,0740 | 0,0000      | 309,9682        | 46.395,1982    | 0,00          | 0,0000          | 0,0000        |
| 2021-04-05 | 2021-04-05 | 1    | 5,25%     | 0,0000      | 46.085,2300       | 6,4610   | 46.091,6910 | 0,0000      | 316,4292        | 46.401,6592    | 0,00          | 0,0000          | 0,0000        |
| 2021-04-05 | 2021-04-05 | 0    | 5,25%     | 0,0000      | 45.323,4475       | 0,0000   | 45.323,4475 | 1.078,2117  | 0,0000          | 45.323,4475    | 0,00          | 316,4292        | 761,7825      |
| 2021-04-06 | 2021-04-25 | 20   | 5,25%     | 0,0000      | 45.323,4475       | 127,0841 | 45.450,5317 | 0,0000      | 127,0841        | 45.450,5317    | 0,00          | 0,0000          | 0,0000        |
| 2021-04-26 | 2021-04-26 | 1    | 5,25%     | 0,0000      | 45.323,4475       | 6,3542   | 45.329,8017 | 0,0000      | 133,4384        | 45.456,8859    | 0,00          | 0,0000          | 0,0000        |
| 2021-04-26 | 2021-04-26 | 0    | 5,25%     | 0,0000      | 44.382,8955       | 0,0000   | 44.382,8955 | 1.073,9904  | 0,0000          | 44.382,8955    | 0,00          | 133,4384        | 940,5521      |
| 2021-04-27 | 2021-04-30 | 4    | 5,25%     | 0,0000      | 44.382,8955       | 24,8894  | 44.407,7848 | 0,0000      | 24,8894         | 44.407,7848    | 0,00          | 0,0000          | 0,0000        |
| 2021-05-01 | 2021-05-31 | 31   | 5,25%     | 0,0000      | 44.382,8955       | 192,8927 | 44.575,7882 | 0,0000      | 217,7821        | 44.600,6775    | 0,00          | 0,0000          | 0,0000        |
| 2021-06-01 | 2021-06-30 | 30   | 5,25%     | 0,0000      | 44.382,8955       | 186,6703 | 44.569,5658 | 0,0000      | 404,4524        | 44.787,3479    | 0,00          | 0,0000          | 0,0000        |
| 2021-07-01 | 2021-07-26 | 26   | 5,25%     | 0,0000      | 44.382,8955       | 161,7810 | 44.544,6764 | 0,0000      | 566,2334        | 44.949,1289    | 0,00          | 0,0000          | 0,0000        |
| 2021-07-27 | 2021-07-27 | 1    | 5,25%     | 0,0000      | 44.382,8955       | 6,2223   | 44.389,1178 | 0,0000      | 572,4557        | 44.955,3512    | 0,00          | 0,0000          | 0,0000        |



|               |                                                 |
|---------------|-------------------------------------------------|
| TIPO          | Liquidación en UVR                              |
| PROCESO       | 2021-129                                        |
| DEMANDANTE    | FONDO NACIONAL DEL AHORRO                       |
| DEMANDADO     | MILTON CESAR LOPEZ                              |
| TASA APLICADA | $((1+TasaEfectiva)^{(Períodos/DíasPeríodo))}-1$ |

#### DISTRIBUCION ABONOS

| DESDE      | HASTA      | DIAS | TASA FIJA | CAPITAL | CAPITAL BASE LIQ. | INTERES  | SUBTOTAL    | VALOR ABONO | SALDO INTERESES | SALDO ADEUDADO | SALDO A FAVOR | ABONO INTERESES | ABONO CAPITAL |
|------------|------------|------|-----------|---------|-------------------|----------|-------------|-------------|-----------------|----------------|---------------|-----------------|---------------|
| 2021-07-27 | 2021-07-27 | 0    | 5,25%     | 0,0000  | 43.901,4279       | 0,0000   | 43.901,4279 | 1.053,9233  | 0,0000          | 43.901,4279    | 0,00          | 572,4557        | 481,4675      |
| 2021-07-28 | 2021-07-31 | 4    | 5,25%     | 0,0000  | 43.901,4279       | 24,6194  | 43.926,0473 | 0,0000      | 24,6194         | 43.926,0473    | 0,00          | 0,0000          | 0,0000        |
| 2021-08-01 | 2021-08-31 | 31   | 5,25%     | 0,0000  | 43.901,4279       | 190,8002 | 44.092,2281 | 0,0000      | 215,4196        | 44.116,8475    | 0,00          | 0,0000          | 0,0000        |
| 2021-09-01 | 2021-09-26 | 26   | 5,25%     | 0,0000  | 43.901,4279       | 160,0260 | 44.061,4539 | 0,0000      | 375,4455        | 44.276,8734    | 0,00          | 0,0000          | 0,0000        |
| 2021-09-27 | 2021-09-27 | 1    | 5,25%     | 0,0000  | 43.901,4279       | 6,1548   | 43.907,5828 | 0,0000      | 381,6004        | 44.283,0283    | 0,00          | 0,0000          | 0,0000        |
| 2021-09-27 | 2021-09-27 | 0    | 5,25%     | 0,0000  | 43.607,3234       | 0,0000   | 43.607,3234 | 675,7049    | 0,0000          | 43.607,3234    | 0,00          | 381,6004        | 294,1045      |
| 2021-09-28 | 2021-09-30 | 3    | 5,25%     | 0,0000  | 43.607,3234       | 18,3408  | 43.625,6642 | 0,0000      | 18,3408         | 43.625,6642    | 0,00          | 0,0000          | 0,0000        |
| 2021-10-01 | 2021-10-26 | 26   | 5,25%     | 0,0000  | 43.607,3234       | 158,9539 | 43.766,2773 | 0,0000      | 177,2948        | 43.784,6181    | 0,00          | 0,0000          | 0,0000        |
| 2021-10-27 | 2021-10-27 | 1    | 5,25%     | 0,0000  | 43.607,3234       | 6,1136   | 43.613,4370 | 0,0000      | 183,4084        | 43.790,7318    | 0,00          | 0,0000          | 0,0000        |
| 2021-10-27 | 2021-10-27 | 0    | 5,25%     | 0,0000  | 42.746,0904       | 0,0000   | 42.746,0904 | 1.044,6414  | 0,0000          | 42.746,0904    | 0,00          | 183,4084        | 861,2330      |
| 2021-10-28 | 2021-10-31 | 4    | 5,25%     | 0,0000  | 42.746,0904       | 23,9715  | 42.770,0619 | 0,0000      | 23,9715         | 42.770,0619    | 0,00          | 0,0000          | 0,0000        |
| 2021-11-01 | 2021-11-30 | 30   | 5,25%     | 0,0000  | 42.746,0904       | 179,7861 | 42.925,8765 | 0,0000      | 203,7576        | 42.949,8480    | 0,00          | 0,0000          | 0,0000        |
| 2021-12-01 | 2021-12-06 | 6    | 5,25%     | 0,0000  | 42.746,0904       | 35,9572  | 42.782,0476 | 0,0000      | 239,7148        | 42.985,8052    | 0,00          | 0,0000          | 0,0000        |
| 2021-12-07 | 2021-12-07 | 1    | 5,25%     | 0,0000  | 42.746,0904       | 5,9929   | 42.752,0833 | 0,0000      | 245,7077        | 42.991,7981    | 0,00          | 0,0000          | 0,0000        |
| 2021-12-07 | 2021-12-07 | 0    | 5,25%     | 0,0000  | 41.671,7550       | 0,0000   | 41.671,7550 | 1.320,0430  | 0,0000          | 41.671,7550    | 0,00          | 245,7077        | 1.074,3354    |
| 2021-12-08 | 2021-12-31 | 24   | 5,25%     | 0,0000  | 41.671,7550       | 140,2140 | 41.811,9691 | 0,0000      | 140,2140        | 41.811,9691    | 0,00          | 0,0000          | 0,0000        |
| 2022-01-01 | 2022-01-06 | 6    | 5,25%     | 0,0000  | 41.671,7550       | 35,0535  | 41.706,8085 | 0,0000      | 175,2675        | 41.847,0226    | 0,00          | 0,0000          | 0,0000        |
| 2022-01-07 | 2022-01-07 | 1    | 5,25%     | 0,0000  | 41.671,7550       | 5,8423   | 41.677,5973 | 0,0000      | 181,1098        | 41.852,8648    | 0,00          | 0,0000          | 0,0000        |
| 2022-01-07 | 2022-01-07 | 0    | 5,25%     | 0,0000  | 40.295,4712       | 0,0000   | 40.295,4712 | 1.557,3936  | -0,0000         | 40.295,4712    | 0,00          | 181,1098        | 1.376,2838    |



|               |                                                 |
|---------------|-------------------------------------------------|
| TIPO          | Liquidación en UVR                              |
| PROCESO       | 2021-129                                        |
| DEMANDANTE    | FONDO NACIONAL DEL AHORRO                       |
| DEMANDADO     | MILTON CESAR LOPEZ                              |
| TASA APLICADA | $((1+TasaEfectiva)^{(Períodos/DíasPeríodo))}-1$ |

#### DISTRIBUCION ABONOS

| DESDE      | HASTA      | DIAS | TASA FIJA | CAPITAL | CAPITAL BASE LIQ. | INTERES  | SUBTOTAL    | VALOR ABONO | SALDO INTERESES | SALDO ADEUDADO | SALDO A FAVOR | ABONO INTERESES | ABONO CAPITAL |
|------------|------------|------|-----------|---------|-------------------|----------|-------------|-------------|-----------------|----------------|---------------|-----------------|---------------|
| 2022-01-08 | 2022-01-31 | 24   | 5,25%     | 0,0000  | 40.295,4712       | 135,5832 | 40.431,0544 | 0,0000      | 135,5832        | 40.431,0544    | 0,00          | 0,0000          | 0,0000        |
| 2022-02-01 | 2022-02-04 | 4    | 5,25%     | 0,0000  | 40.295,4712       | 22,5972  | 40.318,0684 | 0,0000      | 158,1804        | 40.453,6516    | 0,00          | 0,0000          | 0,0000        |



|               |                                                 |
|---------------|-------------------------------------------------|
| TIPO          | Liquidación en UVR                              |
| PROCESO       | 2021-129                                        |
| DEMANDANTE    | FONDO NACIONAL DEL AHORRO                       |
| DEMANDADO     | MILTON CESAR LOPEZ                              |
| TASA APLICADA | $((1+TasaEfectiva)^{(Períodos/DíasPeríodo))}-1$ |

VALOR UVR EL DIA 2022-02-04 : 290.6773

| RESUMEN LIQUIDACION        | EN UVR             | EN PESOS             |
|----------------------------|--------------------|----------------------|
| VALOR CAPITAL              | 40.295,4712        | 11.712.978,78        |
| SALDO INTERESES            | 158,1804           | 45.979,46            |
| VALORES ADICIONALES        |                    |                      |
| INTERESES ANTERIORES       | 0,0000             | 0,00                 |
| SALDO INTERESES ANTERIORES | 0,0000             | 0,00                 |
| VALOR 1                    | 0,0000             | 0,00                 |
| SALDO VALOR 1              | 0,0000             | 0,00                 |
| VALOR 2                    | 847,6502           | 246.392,67           |
| SALDO VALOR 2              | 847,6502           | 246.392,67           |
| <b>TOTAL A PAGAR</b>       | <b>41.301,3018</b> | <b>12.005.350,91</b> |

#### INFORMACION ADICIONAL

|               |            |              |
|---------------|------------|--------------|
| TOTAL ABONOS  | 7.803,9083 | 2.230.000,00 |
| SALDO A FAVOR | 0,0000     | 0,00         |