

Pereira - jueves, 26 de enero de 2023

Doctora  
**Luz Marina López González**  
Juez Séptima Civil Municipal  
Manizales, Caldas.

Asunto: liquidación del crédito.

Ref. 23/148

| Proceso Ejecutivo de Mínima Cuantía |                                       |
|-------------------------------------|---------------------------------------|
| Demandante                          | Finanzas y Avals Finaval S.A.S.       |
| Demandado                           | Francisco Javier Urrea Giraldo y Otra |
| Radicado                            | 170014003007-2022-00255-00            |

**Anderson Arboleda Echeverry**, abogado en ejercicio, identificado como aparece al pie de mi firma, actuando en calidad de apoderado judicial del demandante, muy respetuosamente me permito presentar **liquidación del crédito**. Si la encuentra ajustada, por favor impártale aprobación.

| Intereses de mora   |           |                     |                                     |                 |                        |           |
|---------------------|-----------|---------------------|-------------------------------------|-----------------|------------------------|-----------|
| Periodo del Interés |           | Int. Ban. Corriente | Máxima Autorizada Interés Moratorio |                 | Subtotales por Periodo |           |
| Desde               | Hasta     | Tasa Efectiva       | Efectiva anual 1,5                  | Nominal Mensual | Días                   | Intereses |
| 22-mar-19           | 31-mar-19 | 19,37%              | 29,06%                              | 2,15%           | 9                      | \$43.635  |
| 1-abr-19            | 30-abr-19 | 19,32%              | 28,98%                              | 2,14%           | 30                     | \$144.772 |
| 1-may-19            | 31-may-19 | 19,34%              | 29,01%                              | 2,15%           | 30                     | \$145.449 |
| 1-jun-19            | 30-jun-19 | 19,30%              | 28,95%                              | 2,14%           | 30                     | \$144.772 |
| 1-jul-19            | 31-jul-19 | 19,28%              | 28,92%                              | 2,14%           | 30                     | \$144.772 |
| 1-ago-19            | 31-ago-19 | 19,32%              | 28,98%                              | 2,14%           | 30                     | \$144.772 |
| 1-sep-19            | 30-sep-19 | 19,32%              | 28,98%                              | 2,14%           | 30                     | \$144.772 |
| 1-oct-19            | 31-oct-19 | 19,10%              | 28,65%                              | 2,12%           | 30                     | \$143.419 |

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 abogadoarboleda@hotmail.com

 Calle 23 # 8-06  
edificio Cámara de Comercio,  
oficina 701 / Pereira

|          |           |        |        |       |    |           |
|----------|-----------|--------|--------|-------|----|-----------|
| 1-nov-19 | 30-nov-19 | 19,03% | 28,55% | 2,11% | 30 | \$142.743 |
| 1-dic-19 | 31-dic-19 | 18,91% | 28,37% | 2,10% | 30 | \$142.066 |
| 1-ene-20 | 31-ene-20 | 18,77% | 28,16% | 2,09% | 30 | \$141.390 |
| 1-feb-20 | 29-feb-20 | 19,06% | 28,59% | 2,12% | 30 | \$143.419 |
| 1-mar-20 | 31-mar-20 | 18,95% | 28,43% | 2,11% | 30 | \$142.743 |
| 1-abr-20 | 30-abr-20 | 18,69% | 28,04% | 2,08% | 30 | \$140.713 |
| 1-may-20 | 31-may-20 | 18,19% | 27,29% | 2,03% | 30 | \$137.331 |
| 1-jun-20 | 30-jun-20 | 18,12% | 27,18% | 2,02% | 30 | \$136.654 |
| 1-jul-20 | 31-jul-20 | 18,12% | 27,18% | 2,02% | 30 | \$136.654 |
| 1-ago-20 | 31-ago-20 | 18,29% | 27,44% | 2,04% | 30 | \$138.007 |
| 1-sep-20 | 30-sep-20 | 18,35% | 27,53% | 2,05% | 30 | \$138.684 |
| 1-oct-20 | 31-oct-20 | 18,09% | 27,14% | 2,02% | 30 | \$136.654 |
| 1-nov-20 | 30-nov-20 | 17,84% | 26,76% | 2,00% | 30 | \$135.301 |
| 1-dic-20 | 31-dic-20 | 17,46% | 26,19% | 1,96% | 30 | \$132.595 |
| 1-ene-21 | 31-ene-21 | 17,32% | 25,98% | 1,94% | 30 | \$131.242 |
| 1-feb-21 | 28-feb-21 | 17,54% | 26,31% | 1,97% | 30 | \$133.272 |
| 1-mar-21 | 31-mar-21 | 17,41% | 26,12% | 1,95% | 30 | \$131.919 |
| 1-abr-21 | 30-abr-21 | 17,31% | 25,97% | 1,94% | 30 | \$131.242 |
| 1-may-21 | 31-may-21 | 17,22% | 25,83% | 1,93% | 30 | \$130.566 |
| 1-jun-21 | 30-jun-21 | 17,21% | 25,82% | 1,93% | 30 | \$130.566 |
| 1-jul-21 | 31-jul-21 | 17,18% | 25,77% | 1,93% | 30 | \$130.566 |
| 1-ago-21 | 31-ago-21 | 17,24% | 25,86% | 1,94% | 30 | \$131.242 |
| 1-sep-21 | 30-sep-21 | 17,19% | 25,79% | 1,93% | 30 | \$130.566 |
| 1-oct-21 | 31-oct-21 | 17,08% | 25,62% | 1,92% | 30 | \$129.889 |
| 1-nov-21 | 30-nov-21 | 17,27% | 25,91% | 1,94% | 30 | \$131.242 |
| 1-dic-21 | 31-dic-21 | 17,46% | 26,19% | 1,96% | 30 | \$132.595 |
| 1-ene-22 | 31-ene-22 | 17,66% | 26,49% | 1,98% | 30 | \$133.948 |
| 1-feb-22 | 28-feb-22 | 18,30% | 27,45% | 1,84% | 30 | \$124.477 |
| 1-mar-22 | 31-mar-22 | 18,47% | 27,71% | 2,06% | 30 | \$139.360 |
| 1-abr-22 | 30-abr-22 | 19,05% | 28,58% | 2,12% | 30 | \$143.419 |
| 1-may-22 | 31-may-22 | 19,71% | 29,57% | 2,18% | 30 | \$147.478 |
| 1-jun-22 | 30-jun-22 | 20,40% | 30,60% | 2,25% | 30 | \$152.214 |
| 1-jul-22 | 31-jul-22 | 21,28% | 31,92% | 2,34% | 30 | \$158.303 |
| 1-ago-22 | 31-ago-22 | 22,21% | 33,32% | 2,43% | 30 | \$164.391 |
| 1-sep-22 | 30-sep-22 | 23,50% | 35,25% | 2,55% | 30 | \$172.509 |
| 1-oct-22 | 31-oct-22 | 24,61% | 36,92% | 2,65% | 30 | \$179.274 |
| 1-nov-22 | 30-nov-22 | 25,78% | 38,67% | 2,76% | 30 | \$186.716 |
| 1-dic-22 | 31-dic-22 | 27,64% | 41,46% | 2,93% | 30 | \$198.216 |
| 1-ene-23 | 26-ene-23 | 28,84% | 43,26% | 3,04% | 26 | \$178.237 |

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📍 Calle 23 # 8-06  
edificio Cámara de Comercio,  
oficina 701 / Pereira

## Resumen

\$6.765.068

Capital insoluto

\$6.654.775

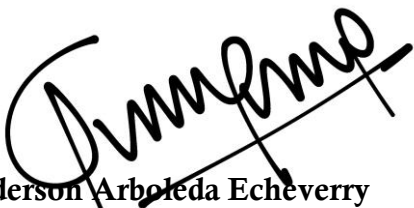
Intereses de mora

\$ 13.419.843

Total

La obligación para ejecutar hasta el 26 de enero de 2023, a favor de la parte ejecutante y a cargo de las ejecutadas asciende a la suma **trece millones cuatrocientos diecinueve mil ochocientos cuarenta y tres pesos (\$13'419.843)** sin incluir costas procesales.

Atentamente:



Anderson Arboleda Echeverry  
C.C 1.093.220.071  
T.P 260.868 C.S.J

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📍 Calle 23 # 8-06  
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**SANDRA CAROLINA HOYOS GUZMAN**  
ABOGADA  
ESPECIALISTA EN RESPONSABILIDAD CIVIL Y DAÑO RESARCIBLE  
ESPECIALISTA EN DERECHO PROCESAL Y PROBATORIO

Manizales, enero de 2023.

Señores:  
**JUZGADO OCTAVO CIVIL MUNICIPAL DE MANIZALES**  
**E.S.D**

|                  |                                                                                         |
|------------------|-----------------------------------------------------------------------------------------|
| PROCESO JUDICIAL | EJECUTIVO                                                                               |
| ASUNTO           | LIQUIDACION CREDITO                                                                     |
| RADICADO         | 17001400300820190087500-                                                                |
| DEMANDANTE       | COOPERATIVA MULTIACTIVA DE APOYO A LA FAMILIA Y FOMENTO A LA MICROEMPRESA “COOPFOMENTO” |
| DEMANDADO        | JOSE HERNANDO OSPINA BERNAL                                                             |

**SANDRA CAROLINA HOYOS GUZMAN**, obrando como apoderada de la Cooperativa Multiactiva de apoyo a la Familia y Fomento a la Microempresa “**COOPFOMENTO**” **dentro** del proceso de la referencia, y de conformidad con el artículo **446 del CGP** , me permito aportar la correspondiente Liquidación del crédito con sus intereses:

**Capital Cobrado** **1.300.000**  
**Intereses de Mora**

| Resolución |        | Anual Corriente | Anual Usura | Mensual Corriente | Mensual Usura | Dias | Intereses     |
|------------|--------|-----------------|-------------|-------------------|---------------|------|---------------|
| 0697/19    | jun-19 | 19,30           | 28,95       | 1,61              | 2,41          | 30   | <b>31.363</b> |
| 0829/19    | jul-19 | 19,28           | 28,92       | 1,61              | 2,41          | 30   | <b>31.330</b> |
| 1018/19    | ago-19 | 19,32           | 28,98       | 1,61              | 2,42          | 30   | <b>31.395</b> |
| 1145/19    | sep-19 | 19,32           | 28,98       | 1,61              | 2,42          | 30   | <b>31.395</b> |
| 1293/19    | oct-19 | 19,10           | 28,65       | 1,59              | 2,39          | 30   | <b>31.038</b> |
| 1474/19    | nov-19 | 19,03           | 28,55       | 1,59              | 2,38          | 30   | <b>30.924</b> |
| 1603/19    | dic-19 | 18,91           | 28,37       | 1,58              | 2,36          | 30   | <b>30.729</b> |
| 1768/19    | ene-20 | 18,77           | 28,16       | 1,56              | 2,35          | 30   | <b>30.501</b> |
| 0094/20    | feb-20 | 19,06           | 28,59       | 1,59              | 2,38          | 30   | <b>30.973</b> |
| 0205/20    | mar-20 | 18,95           | 28,43       | 1,58              | 2,37          | 30   | <b>30.794</b> |
| 0351/20    | abr-20 | 18,69           | 28,04       | 1,56              | 2,34          | 30   | <b>30.371</b> |
| 0437/20    | may-20 | 18,19           | 27,29       | 1,52              | 2,27          | 30   | <b>29.559</b> |
| 0505/20    | jun-20 | 18,12           | 27,18       | 1,51              | 2,27          | 30   | <b>29.445</b> |
| 0605/20    | jul-20 | 18,12           | 27,18       | 1,51              | 2,27          | 30   | <b>29.445</b> |
| 0685/20    | ago-20 | 18,29           | 27,44       | 1,52              | 2,29          | 30   | <b>29.721</b> |
| 0769/20    | sep-20 | 18,35           | 27,53       | 1,53              | 2,29          | 30   | <b>29.819</b> |
| 0869/20    | oct-20 | 18,09           | 27,14       | 1,51              | 2,26          | 30   | <b>29.396</b> |
| 0947/20    | nov-20 | 17,84           | 26,76       | 1,49              | 2,23          | 30   | <b>28.990</b> |
| 1034/20    | dic-20 | 17,46           | 26,19       | 1,46              | 2,18          | 30   | <b>28.373</b> |
| 1215/20    | ene-21 | 17,32           | 25,98       | 1,44              | 2,17          | 30   | <b>28.145</b> |
| 0064/21    | feb-21 | 17,54           | 26,31       | 1,46              | 2,19          | 30   | <b>28.503</b> |

**SANDRA CAROLINA HOYOS GUZMAN**  
ABOGADA  
ESPECIALISTA EN RESPONSABILIDAD CIVIL Y DAÑO RESARCIBLE  
ESPECIALISTA EN DERECHO PROCESAL Y PROBATORIO

|          |        |       |       |      |      |    |        |
|----------|--------|-------|-------|------|------|----|--------|
| 0161/21  | mar-21 | 17,41 | 26,12 | 1,45 | 2,18 | 30 | 28.291 |
| 0305/21  | abr-21 | 17,31 | 25,97 | 1,44 | 2,16 | 30 | 28.129 |
| 0407/21  | may-21 | 17,22 | 25,83 | 1,44 | 2,15 | 30 | 27.983 |
| 0509/21  | jun-21 | 17,21 | 25,82 | 1,43 | 2,15 | 30 | 27.966 |
| 0622/21  | jul-21 | 17,18 | 25,77 | 1,43 | 2,15 | 30 | 27.918 |
| 0804/21  | ago-21 | 17,24 | 25,86 | 1,44 | 2,16 | 30 | 28.015 |
| 0931/21  | sep-21 | 17,19 | 25,79 | 1,43 | 2,15 | 30 | 27.934 |
| 1095/21  | oct-21 | 17,08 | 25,62 | 1,42 | 2,14 | 30 | 27.755 |
| 1259/21  | nov-21 | 17,27 | 25,91 | 1,44 | 2,16 | 30 | 28.064 |
| 1405/21  | dic-21 | 17,46 | 26,19 | 1,46 | 2,18 | 30 | 28.373 |
| 1597/21  | ene-22 | 17,66 | 26,49 | 1,47 | 2,21 | 30 | 28.698 |
| 0143/22  | feb-22 | 18,30 | 27,45 | 1,53 | 2,29 | 30 | 29.738 |
| 0256/22  | mar-22 | 18,47 | 27,71 | 1,54 | 2,31 | 30 | 30.014 |
| 0382/22  | abr-22 | 19,05 | 28,58 | 1,59 | 2,38 | 30 | 30.956 |
| 0498/22  | may-22 | 19,71 | 29,57 | 1,64 | 2,46 | 30 | 32.029 |
| 0617/22  | jun-22 | 20,40 | 30,60 | 1,70 | 2,55 | 30 | 33.150 |
| 0801/22  | jul-22 | 21,28 | 31,92 | 1,77 | 2,66 | 30 | 34.580 |
| 09673/22 | ago-22 | 22,21 | 33,32 | 1,85 | 2,78 | 30 | 36.091 |
| 1126/22  | sep-22 | 23,50 | 35,25 | 1,96 | 2,94 | 30 | 38.188 |
| 1327/22  | oct-22 | 24,61 | 36,92 | 2,05 | 3,08 | 30 | 39.991 |
| 1537/22  | nov-22 | 25,78 | 38,67 | 2,15 | 3,22 | 30 | 41.893 |
| 1715/22  | dic-22 | 27,64 | 41,46 | 2,30 | 3,46 | 30 | 44.915 |
| 1968/22  | ene-23 | 28,84 | 43,26 | 2,40 | 3,61 | 25 | 39.054 |

Total Capital e Intereses **2.671.928**

Atentamente,

  
**SANDRA CAROLINA HOYOS GUZMAN**  
CC. N° 52.441.445 de Bogotá.  
T.P. N° 168.650 del C. S. de la J

Manizales, febrero de 2023.

Señora:  
**JUEZ 008 CIVIL MUNICIPAL**  
Manizales, Caldas

**Proceso:** Demanda Ejecutiva Singular  
**Demandante:** María Luz Dary Marín Arbeláez  
**Demandado:** Yenny Paola Hurtado Betancourt  
**Nº de Radicación:** 2022-00675  
**Referencia:** Liquidación de Crédito

**DORIS ADRIANA SANCLEMENTE CORREA**, mayor de edad, identificada con la cédula de ciudadanía número 1.117.516.335 de Florencia, y Tarjeta Profesional número 248.311 del Consejo Superior de la Judicatura, actuando en calidad de apoderada de la señora MARÍA LUZ DARY MARÍN ARBELÁEZ, mediante el presente escrito me permito presentar a usted la siguiente liquidación de crédito:

- LETRA DE CAMBIO.

| desde   | tasa  | días en mora | intereses corrientes | intereses moratorios | total de intereses | saldo de la obligación | saldo para liquidar intereses |
|---------|-------|--------------|----------------------|----------------------|--------------------|------------------------|-------------------------------|
| ago-20  | 2.04% | 30           | \$ 1,028,400.00      | \$ 122,400.00        | \$ 1,150,800.00    | \$ 7,150,800.00        | \$ 6,000,000.00               |
| sept-20 | 2.05% | 30           | 0                    | \$ 123,000.00        | \$ 1,273,800.00    | \$ 7,273,800.00        | \$ 6,000,000.00               |
| oct-20  | 2.02% | 30           | 0                    | \$ 121,200.00        | \$ 1,395,000.00    | \$ 7,395,000.00        | \$ 6,000,000.00               |
| nov-20  | 2.00% | 30           | 0                    | \$ 120,000.00        | \$ 1,515,000.00    | \$ 7,515,000.00        | \$ 6,000,000.00               |
| dic-20  | 1.96% | 30           | 0                    | \$ 117,600.00        | \$ 1,632,600.00    | \$ 7,632,600.00        | \$ 6,000,000.00               |
| ene-21  | 1.94% | 30           | 0                    | \$ 116,400.00        | \$ 1,749,000.00    | \$ 7,749,000.00        | \$ 6,000,000.00               |
| feb-21  | 1.97% | 30           | 0                    | \$ 118,200.00        | \$ 1,867,200.00    | \$ 7,867,200.00        | \$ 6,000,000.00               |
| mar-21  | 1.95% | 30           | 0                    | \$ 117,000.00        | \$ 1,984,200.00    | \$ 7,984,200.00        | \$ 6,000,000.00               |
| abr-21  | 1.94% | 30           | 0                    | \$ 116,400.00        | \$ 2,100,600.00    | \$ 8,100,600.00        | \$ 6,000,000.00               |
| may-21  | 1.93% | 30           | 0                    | \$ 115,800.00        | \$ 2,216,400.00    | \$ 8,216,400.00        | \$ 6,000,000.00               |
| jun-21  | 1.93% | 30           | 0                    | \$ 115,800.00        | \$ 2,332,200.00    | \$ 8,332,200.00        | \$ 6,000,000.00               |
| jul-21  | 1.93% | 30           | 0                    | \$ 115,800.00        | \$ 2,448,000.00    | \$ 8,448,000.00        | \$ 6,000,000.00               |
| ago-21  | 1.94% | 30           | 0                    | \$ 116,400.00        | \$ 2,564,400.00    | \$ 8,564,400.00        | \$ 6,000,000.00               |
| sept-21 | 1.93% | 30           | 0                    | \$ 115,800.00        | \$ 2,680,200.00    | \$ 8,680,200.00        | \$ 6,000,000.00               |

|         |       |    |   |               |                 |                  |                 |
|---------|-------|----|---|---------------|-----------------|------------------|-----------------|
| oct-21  | 1.92% | 30 | 0 | \$ 115,200.00 | \$ 2,795,400.00 | \$ 8,795,400.00  | \$ 6,000,000.00 |
| nov-21  | 1.94% | 30 | 0 | \$ 116,400.00 | \$ 2,911,800.00 | \$ 8,911,800.00  | \$ 6,000,000.00 |
| dic-21  | 1.96% | 30 | 0 | \$ 117,600.00 | \$ 3,029,400.00 | \$ 9,029,400.00  | \$ 6,000,000.00 |
| ene-22  | 1.98% | 30 | 0 | \$ 118,800.00 | \$ 3,148,200.00 | \$ 9,148,200.00  | \$ 6,000,000.00 |
| feb-22  | 2.04% | 30 | 0 | \$ 122,400.00 | \$ 3,270,600.00 | \$ 9,270,600.00  | \$ 6,000,000.00 |
| mar-22  | 2.06% | 30 | 0 | \$ 123,600.00 | \$ 3,394,200.00 | \$ 9,394,200.00  | \$ 6,000,000.00 |
| abr-22  | 2.12% | 30 | 0 | \$ 127,200.00 | \$ 3,521,400.00 | \$ 9,521,400.00  | \$ 6,000,000.00 |
| may-22  | 2.18% | 30 | 0 | \$ 130,800.00 | \$ 3,652,200.00 | \$ 9,652,200.00  | \$ 6,000,000.00 |
| jun-22  | 2.18% | 30 | 0 | \$ 130,800.00 | \$ 3,783,000.00 | \$ 9,783,000.00  | \$ 6,000,000.00 |
| jul-22  | 2.34% | 30 | 0 | \$ 140,400.00 | \$ 3,923,400.00 | \$ 9,923,400.00  | \$ 6,000,000.00 |
| ago-22  | 2.43% | 30 | 0 | \$ 145,800.00 | \$ 4,069,200.00 | \$ 10,069,200.00 | \$ 6,000,000.00 |
| sept-22 | 2.55% | 30 | 0 | \$ 153,000.00 | \$ 4,222,200.00 | \$ 10,222,200.00 | \$ 6,000,000.00 |
| oct-22  | 2.65% | 30 | 0 | \$ 159,000.00 | \$ 4,381,200.00 | \$ 10,381,200.00 | \$ 6,000,000.00 |
| nov-22  | 2.76% | 30 | 0 | \$ 165,600.00 | \$ 4,546,800.00 | \$ 10,546,800.00 | \$ 6,000,000.00 |
| dic-22  | 2.93% | 30 | 0 | \$ 175,800.00 | \$ 4,722,600.00 | \$ 10,722,600.00 | \$ 6,000,000.00 |
| ene-23  | 3.04% | 30 | 0 | \$ 182,400.00 | \$ 4,905,000.00 | \$ 10,905,000.00 | \$ 6,000,000.00 |
| feb-23  | 3.16% | 2  | 0 | \$ 12,640.00  | \$ 4,917,640.00 | \$ 10,917,640.00 | \$ 6,000,000.00 |

|                            |                  |
|----------------------------|------------------|
| CAPITAL                    | \$ 6,000,000.00  |
| TOTAL INTERESES CORRIENTES | \$ 1,028,400.00  |
| TOTAL INTERESES MORATORIOS | \$ 3,889,240.00  |
| ABONOS                     | 0                |
| OTROS CONCEPTOS            | 0                |
| TOTAL SIN COSTAS           | \$ 10,917,640.00 |

En total la deuda arroja una suma de DIEZ MILLONES NOVECIENTOS DIECISIETE MIL SEISCIENTOS CUARENTA PESOS M/Cte (\$10,917,640.00).

Atentamente,

A handwritten signature in black ink, reading "Doris Adriana Sanclemente Correa". The signature is written in a cursive, flowing style. The name "Doris" is on the left, followed by "Adriana", then "Sanclemente", and finally "Correa" with a large, stylized "C" at the end. The signature is written over a faint, light blue grid background.

**DORIS ADRIANA SANCLEMENTE CORREA**

C.C 1.117.516.335 de Florencia

T.P 248.311 del C.S de la Judicatura