

**2018-776 JAIME CRESENCIO ANGULO CABEZAS**

Jurídico 5 Martha J. Mejía A&A Ltda. <juridico5@marthajmejia.com>

Lun 27/09/2021 04:57 PM

Para: Memoriales 08 Oficina Apoyo Juzgados Ejecucion Sentencias Civil Municipal - Valle Del Cauca - Cali

<memorialesj08ofejecmcali@cendoj.ramajudicial.gov.co>; Jurídico Martha J. Mejía A&A Ltda. <juridico@marthajmejia.com>

**SEÑOR (A)**

**JUEZ 08 CIVIL MUNICIPAL DE EJECUCION DE CALI**

**REF : EJECUTIVO**

**DTE : BANCO AV VILLAS**

**DDO : JAIME CRESENCIO ANGULO CABEZAS**

**RAD : 2018-776**

Cordial saludo,

Por medio del presente, **Diana Catalina Otero Guzmán**, apoderada judicial, quien representa a la parte demandante dentro del proceso en mención, respetuosamente me permito aportar la liquidación de crédito actualizada a la fecha, para su conocimiento adjunto memorial y anexos

De antemano muchas gracias por la atención.

Cordialmente,

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Catalina Otero

Coordinadora Juridico

[juridico5@marthajmejia.com](mailto:juridico5@marthajmejia.com)

Martha J Mejia A&A Ltda

Cal Center (2) 4852318 – 8895271 ext 8115

Santiago de Cali

## **ABOGADOS & ASOCIADOS**

Ed. Residencias Aristi  
Cra 9 No 9-49 PISO 11  
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Cali - Colombia

Señor

JUEZ 8 CIVIL MUNICIPAL DE EJECUCION DE CALI  
JUZGADO DE ORIGEN 09 CIVIL MUNICIPAL DE CALI  
SANTIAGO DE CALI – VALLE DEL CAUCA  
E. S. D.

REFERENCIA : PROCESO EJECUTIVO  
DEMANDANTE : BANCO AV VILLAS  
DEMANDADO : JAIME CRESENCIO ANGULO CABEZAS  
RADICACION : 2018-776

**ASUNTO: APORTAR LIQUIDACION DE CREDITO**

DIANA CATALINA OTERO GUZMAN, mayor de edad, vecina de esta ciudad, de condiciones civiles conocidas por su despacho, obrando en mi calidad de apoderada de la parte demandante dentro del proceso de la referencia, dentro del término legal oportuno, por medio del presente escrito me permito:

**PRIMERO:** Me permito aportar la liquidación actualizada del crédito Actualizada

Del señor Juez, Atentamente,



DIANA CATALINA OTERO GUZMAN  
CC. No. 1.144.043.088 de Cali  
T. P. No. 342.847 del C. S. J.

JDM V4756-1

|                   |                           |                                |            |
|-------------------|---------------------------|--------------------------------|------------|
| OBLIGACIÓN        | 2109082                   | TITULAR                        |            |
| FECHA LIQUIDACIÓN | 03 de septiembre del 2021 | ANGULO CABEZAS JAIME CRESENCIO |            |
| FECHA MORA        | 16 de mayo del 2018       |                                |            |
| CAPITAL ADEUDADO  | 12.798.167                | DATOS LIQUIDACIÓN              |            |
| TASA PACTADA      | 24,75%                    | CAPITAL ADEUDADO               | 12.798.167 |
| DÍAS A LIQUIDAR   | 1.206                     | INTERESES                      | 10.563.314 |
| MESES A LIQUIDAR  | 41                        | LIQUIDACIÓN                    | 23.361.481 |
| Comenzó           |                           |                                |            |

| Id | FECHA      | tasa pactada mora | Tasa Usura | Var (a) | Tasa Mensual Aplicada | Días | Capital    | Interes de Mora |
|----|------------|-------------------|------------|---------|-----------------------|------|------------|-----------------|
| 1  | 31/05/2018 | 37,13%            | 30,66%     | 052018  | 30,66%                | 15   | 12.798.167 | 141.430         |
| 2  | 30/06/2018 | 37,13%            | 30,42%     | 062018  | 30,42%                | 30   | 12.798.167 | 282.447         |
| 3  | 31/07/2018 | 37,13%            | 30,05%     | 072018  | 30,05%                | 31   | 12.798.167 | 288.810         |
| 4  | 31/08/2018 | 37,13%            | 29,91%     | 082018  | 29,91%                | 31   | 12.798.167 | 287.613         |
| 5  | 30/09/2018 | 37,13%            | 29,72%     | 092018  | 29,72%                | 30   | 12.798.167 | 276.662         |
| 6  | 31/10/2018 | 37,13%            | 29,45%     | 102018  | 29,45%                | 31   | 12.798.167 | 283.671         |
| 7  | 30/11/2018 | 37,13%            | 29,24%     | 112018  | 29,24%                | 30   | 12.798.167 | 272.679         |
| 8  | 31/12/2018 | 37,13%            | 29,10%     | 122018  | 29,10%                | 31   | 12.798.167 | 280.663         |
| 9  | 31/01/2019 | 37,13%            | 28,74%     | 012019  | 28,74%                | 31   | 12.798.167 | 277.562         |
| 10 | 28/02/2019 | 37,13%            | 29,55%     | 022019  | 29,55%                | 28   | 12.798.167 | 256.720         |
| 11 | 31/03/2019 | 37,13%            | 29,06%     | 032019  | 29,06%                | 31   | 12.798.167 | 280.319         |
| 12 | 30/04/2019 | 37,13%            | 28,98%     | 042019  | 28,98%                | 30   | 12.798.167 | 270.515         |
| 13 | 31/05/2019 | 37,13%            | 29,01%     | 052019  | 29,01%                | 31   | 12.798.167 | 279.889         |
| 14 | 30/06/2019 | 37,13%            | 28,95%     | 062019  | 28,95%                | 30   | 12.798.167 | 270.266         |
| 15 | 31/07/2019 | 37,13%            | 28,92%     | 072019  | 28,92%                | 31   | 12.798.167 | 279.114         |
| 16 | 31/08/2019 | 37,13%            | 28,98%     | 082019  | 28,98%                | 31   | 12.798.167 | 279.630         |
| 17 | 30/09/2019 | 37,13%            | 28,98%     | 092019  | 28,98%                | 31   | 12.798.167 | 279.630         |
| 18 | 31/10/2019 | 37,13%            | 28,65%     | 102019  | 28,65%                | 31   | 12.798.167 | 276.785         |
| 19 | 30/11/2019 | 37,13%            | 28,55%     | 112019  | 28,55%                | 31   | 12.798.167 | 275.922         |
| 20 | 31/12/2019 | 37,13%            | 28,37%     | 122019  | 28,37%                | 31   | 12.798.167 | 274.366         |
| 21 | 31/01/2020 | 37,13%            | 28,16%     | 012020  | 28,16%                | 31   | 12.798.167 | 272.548         |
| 22 | 29/02/2020 | 37,13%            | 28,59%     | 022020  | 28,59%                | 29   | 12.798.167 | 258.265         |
| 23 | 31/03/2020 | 37,13%            | 28,43%     | 032020  | 28,43%                | 31   | 12.798.167 | 274.885         |
| 24 | 30/04/2020 | 37,13%            | 28,03%     | 042020  | 28,03%                | 30   | 12.798.167 | 262.577         |
| 25 | 31/05/2020 | 37,13%            | 27,29%     | 052020  | 27,29%                | 30   | 12.798.167 | 256.356         |
| 26 | 30/06/2020 | 37,13%            | 27,18%     | 062020  | 27,18%                | 30   | 12.798.167 | 255.428         |
| 27 | 31/07/2020 | 37,13%            | 27,18%     | 072020  | 27,18%                | 31   | 12.798.167 | 264.030         |
| 28 | 31/08/2020 | 37,13%            | 27,44%     | 082020  | 27,44%                | 31   | 12.798.167 | 266.296         |
| 29 | 30/09/2020 | 37,13%            | 27,53%     | 092020  | 27,53%                | 30   | 12.798.167 | 258.377         |
| 30 | 31/10/2020 | 37,13%            | 27,14%     | 102020  | 27,14%                | 31   | 12.798.167 | 263.681         |
| 31 | 30/11/2020 | 37,13%            | 26,76%     | 112020  | 26,76%                | 30   | 12.798.167 | 251.880         |
| 32 | 31/12/2020 | 37,13%            | 26,16%     | 122020  | 26,16%                | 31   | 12.798.167 | 255.099         |
| 33 | 31/01/2021 | 37,13%            | 25,98%     | 012021  | 25,98%                | 31   | 12.798.167 | 253.517         |
| 34 | 28/02/2021 | 37,13%            | 26,31%     | 022021  | 26,31%                | 28   | 12.798.167 | 231.379         |
| 35 | 31/03/2021 | 37,13%            | 26,12%     | 032021  | 26,12%                | 31   | 12.798.167 | 254.748         |
| 36 | 30/04/2021 | 37,13%            | 25,97%     | 042021  | 25,97%                | 30   | 12.798.167 | 245.176         |
| 37 | 31/05/2021 | 37,13%            | 25,83%     | 052021  | 25,83%                | 31   | 12.798.167 | 252.196         |
| 38 | 30/06/2021 | 37,13%            | 25,82%     | 062021  | 25,82%                | 30   | 12.798.167 | 243.898         |
| 39 | 31/07/2021 | 37,13%            | 25,77%     | 072021  | 25,77%                | 31   | 12.798.167 | 251.667         |
| 40 | 31/08/2021 | 37,13%            | 25,86%     | 082021  | 25,86%                | 31   | 12.798.167 | 252.460         |
| 41 | 3/09/2021  | 37,13%            | 25,79%     | 092021  | 25,79%                | 3    | 12.798.167 | 24.158          |

EXTRACTO DE CREDITO

Fecha: 30/03/2021

|                             |                                 |
|-----------------------------|---------------------------------|
| Deudor                      | ANGULO CABEZAS JAMIE CRESCENCIO |
| Cédula                      | 16740443                        |
| Credito                     | 21.099.942                      |
| Fecha de Desembolso         | 27/05/2016                      |
| Plazo Total Actual          | 48                              |
| Plazo Efectivo a 31/12/1999 | 0                               |
| Plan de Amortizacion Actual | Cuota Fija en pesos             |
| Da Limite de Pago Mensual   | 16                              |
|                             | Consumo                         |
|                             | 24,75%                          |
|                             | Tipo Entidad                    |
|                             | Tasa Efectiva                   |

| MOVIMIENTO EN PESOS  |               |                |               |                   |         |               |            |              |            |                   |              |                     | Cédula en Pesos |                     |                       |                   |                         |                 |               |               |            |  |  |  |  |
|----------------------|---------------|----------------|---------------|-------------------|---------|---------------|------------|--------------|------------|-------------------|--------------|---------------------|-----------------|---------------------|-----------------------|-------------------|-------------------------|-----------------|---------------|---------------|------------|--|--|--|--|
| Fecha Límite de Pago | Fecha de Pago | Cuotas Pagadas | Pago en Pesos | Cuotas por Cobrar | Seguros | Otros Seguros | Honorarios | Otros Gastos | Excedentes | Interes Corriente | Interes Mora | Número días en Mora | Tasa EAPM Mora  | Tasa IAPM Corriente | Número días Corriente | Interes Corriente | Interes Cobertura Cond. | Abono a Capital | Saldo Capital | Saldo Capital |            |  |  |  |  |
| 16/06/2016           | 27/05/2016    | 0              | 0             | 0                 | 10.243  | 0             | 0          | 0            | 0          | 0                 | 0            | 0                   | 0               | 0                   | 0                     | 0                 | 0                       | 0               | -10.243       | 19.739.435    |            |  |  |  |  |
| 16/07/2016           | 18/07/2016    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 0          | 599.662           | 0            | 0                   | 0.0000          | 0                   | 0.2475                | 49                | 599.662                 | 0               | 216.197       | 19.461.238    |            |  |  |  |  |
| 16/08/2016           | 18/08/2016    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 35         | 0                 | 0            | 0                   | 0.0000          | 0                   | 0.2475                | 0                 | 0                       | 0               | 19.461.238    | 19.461.238    |            |  |  |  |  |
| 16/09/2016           | 18/09/2016    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 362.338    | 0                 | 0            | 0                   | 0.0000          | 0                   | 0.2475                | 30                | 362.338                 | 0               | 262.999       | 19.218.239    |            |  |  |  |  |
| 16/10/2016           | 18/10/2016    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 1          | 0                 | 0            | 0                   | 0.0000          | 0                   | 0.2475                | 0                 | 0                       | 0               | 19.218.239    | 19.218.239    |            |  |  |  |  |
| 16/11/2016           | 18/11/2016    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 357.446    | 0                 | 0            | 0                   | 0.0000          | 0                   | 0.2475                | 30                | 357.446                 | 0               | 267.893       | 18.950.346    |            |  |  |  |  |
| 16/12/2016           | 18/12/2016    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 352.083    | 0                 | 0            | 0                   | 0.0000          | 0                   | 0.2475                | 30                | 352.083                 | 0               | 213.254       | 18.677.094    |            |  |  |  |  |
| 16/01/2017           | 18/01/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 347.361    | 0                 | 0            | 0                   | 0.0000          | 0                   | 0.2475                | 30                | 347.361                 | 0               | 277.956       | 18.399.138    |            |  |  |  |  |
| 16/02/2017           | 18/02/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 341.830    | 0                 | 0            | 0                   | 0.0000          | 0                   | 0.2475                | 30                | 341.830                 | 0               | 283.507       | 18.115.631    |            |  |  |  |  |
| 16/03/2017           | 18/03/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 336.395    | 0                 | 0            | 0                   | 0.3352          | 2.993               | 0.2475                | 30                | 336.395                 | 0               | 288.399       | 17.829.232    |            |  |  |  |  |
| 16/04/2017           | 18/04/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 331.574    | 0                 | 0            | 5                   | 2.477           | 0.2475              | 30                    | 331.574           | 0                       | 293.763         | 17.535.459    |               |            |  |  |  |  |
| 16/05/2017           | 18/05/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 326.111    | 0                 | 0            | 299.226             | 0.3351          | 2.477               | 0.2475                | 30                | 326.111                 | 0               | 299.226       | 17.234.243    |            |  |  |  |  |
| 16/06/2017           | 18/06/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 320.545    | 0                 | 0            | 304.792             | 0.3350          | 3.962               | 0.2475                | 30                | 320.545                 | 0               | 304.792       | 16.929.451    |            |  |  |  |  |
| 16/07/2017           | 18/07/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 314.876    | 0                 | 0            | 0                   | 0.3348          | 0                   | 0.0000                | 0                 | 0                       | 0               | 16.929.451    | 16.929.451    |            |  |  |  |  |
| 16/08/2017           | 18/08/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 309.102    | 0                 | 0            | 1                   | 0.3348          | 1.495               | 0.2475                | 30                | 314.876                 | 0               | 310.463       | 16.618.590    |            |  |  |  |  |
| 16/09/2017           | 18/09/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 303.229    | 0                 | 0            | 4                   | 0.3350          | 1.981               | 0.2475                | 30                | 309.102                 | 0               | 316.235       | 16.302.755    |            |  |  |  |  |
| 16/10/2017           | 18/10/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 303.229    | 0                 | 0            | 2                   | 0.3288          | 0                   | 0.0000                | 0                 | 0                       | 0               | 316.235       | 16.302.755    |            |  |  |  |  |
| 16/11/2017           | 18/11/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 297.229    | 0                 | 0            | 7                   | 0.3288          | 2.977               | 0.2475                | 30                | 303.229                 | 0               | 322.117       | 15.980.631    |            |  |  |  |  |
| 16/12/2017           | 18/12/2017    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 291.226    | 0                 | 0            | 328.106             | 0.3258          | 2                   | 0.2475                | 30                | 297.229                 | 0               | 328.106       | 15.653.520    |            |  |  |  |  |
| 16/01/2018           | 18/01/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 284.910    | 0                 | 0            | 334.211             | 0               | 0.0000              | 0                     | 0.2475            | 30                      | 334.211         | 0             | 334.211       | 15.318.319 |  |  |  |  |
| 16/02/2018           | 18/02/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 278.579    | 0                 | 0            | 0                   | 0.3173          | 3.779               | 0.2475                | 30                | 284.910                 | 0               | 340.427       | 14.977.892    |            |  |  |  |  |
| 16/03/2018           | 18/03/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 272.129    | 0                 | 0            | 0                   | 0.3145          | 0                   | 0.0000                | 0                 | 0                       | 0               | 340.427       | 14.977.892    |            |  |  |  |  |
| 16/04/2018           | 18/04/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 265.560    | 0                 | 0            | 6                   | 0.3145          | 2.811               | 0.2475                | 30                | 278.579                 | 0               | 346.758       | 14.633.134    |            |  |  |  |  |
| 16/05/2018           | 18/05/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 258.868    | 0                 | 0            | 3                   | 0.3115          | 2.234               | 0.2475                | 30                | 272.129                 | 0               | 353.208       | 14.277.926    |            |  |  |  |  |
| 16/06/2018           | 18/06/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 252.052    | 0                 | 0            | 4                   | 0.3115          | 1.853               | 0.2475                | 30                | 265.560                 | 0               | 359.777       | 13.918.149    |            |  |  |  |  |
| 16/07/2018           | 18/07/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 245.109    | 0                 | 0            | 5                   | 0.3122          | 2.348               | 0.2475                | 30                | 258.868                 | 0               | 366.469       | 13.551.680    |            |  |  |  |  |
| 16/08/2018           | 18/08/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 238.175    | 0                 | 0            | 39                  | 0.3084          | 17.965              | 0.2475                | 30                | 245.109                 | 0               | 373.265       | 13.178.395    |            |  |  |  |  |
| 16/09/2018           | 18/09/2018    | 1              | 920.465       | 0                 | 10.243  | 52.343        | 0          | 0            | 231.923    | 0                 | 0            | 85                  | 0.3084          | 17.965              | 0.2475                | 30                | 245.109                 | 0               | 380.228       | 12.798.167    |            |  |  |  |  |

Fórmula para cálculo de intereses remuneratorios desde 1999/01/01 hasta 2002/03/06

Interés =  $\{[Tasa] \times [n2/365] \times [CapitalAntes] - \{[Tasa] \times [n2/365] \times [CapitalNuevo]$   
 $n1 =$  número de días que hay entre la fecha desde donde debe interesarse hasta la fecha de pago  
 $n2 =$  número de días que hay entre la fecha hasta donde deja cobiertos los intereses y la fecha de pago  
 $CapitalAntes =$  saldo de capital antes de aplicar el abono  
 $CapitalNuevo =$  saldo de capital que queda después de aplicar el abono

Fórmula para cálculo de intereses remuneratorios antes de 1999/01/01 y después de 2002/03/06

Interés =  $\{[Tasa] \times [U12/3] \times Capital$

(\*) Las discriminaciones que no se incluyen son anteriores al nacimiento de la UVR, o no se encuentran disponibles en los libros