



Rama Judicial  
Consejo Superior de la Judicatura  
República de Colombia

# JUZGADO TERCERO CIVIL MUNICIPAL DE ARMENIA

Palacio de Justicia – Edificio Fabio Calderón Botero  
Carrera 12 N° 20 – 63, primer piso, oficina 126 Torre Central, Armenia,  
Quindío

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Ventanilla virtual viernes 10:00 am a 12:00 md enlace:

<https://www.ramajudicial.gov.co/web/juzgado-03-civil-municipal-de-armenia/contactenos>

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**Constancia:** Del 29 de abril al 02 de mayo de 2024, corrió el término para la objeción de la liquidación de crédito elaborada por la parte ejecutante. No se presentó escrito.

Días hábiles: 29 30 de abril y 02 de mayo de 2024

Proceso Radicado N°: 63 – 001 – 40 – 03 – 003 – 2020-00273-00

Asunto: Modifica liquidación.

Armenia, 10 mayo 2024.

Revisada la liquidación del crédito presentada por la parte ejecutante (doc. 17), se advierte por parte del Juzgado que se utilizó una tasa superior a la fijada por la superintendencia en el interés corriente, en consecuencia, el despacho procede a modificar la liquidación y elaborarla hasta la fecha:

Capital \$ 1.721.452

## 1. Interés de plazo

|                 |              |                    |                          |                         |                        |                    |                  |
|-----------------|--------------|--------------------|--------------------------|-------------------------|------------------------|--------------------|------------------|
| <b>CAPITAL:</b> |              | \$1.721.452,00     |                          |                         |                        |                    |                  |
|                 |              |                    |                          |                         |                        |                    |                  |
| <b>VIGENCIA</b> |              | <b>Brio. Cte.</b>  | <b>Máxima Autorizada</b> |                         | <b>TASA</b>            | <b>LIQUIDACION</b> |                  |
| <b>DESDE</b>    | <b>HASTA</b> | <b>T. Efectiva</b> | <b>Efectiva Anual</b>    | <b>nominal efectiva</b> | <b>Nominal Mensual</b> | <b>DÍAS</b>        | <b>INTERESES</b> |
|                 |              |                    |                          |                         |                        |                    |                  |
| 22-sep-18       | 30-sep-18    | 19,81%             | 19,81%                   | 18,21%                  | 1,52%                  | 9                  | 7.837,12         |
| 01-oct-18       | 31-oct-18    | 19,63%             | 19,63%                   | 18,06%                  | 1,50%                  | 30                 | 25.904,79        |
| 01-nov-18       | 30-nov-18    | 19,49%             | 19,49%                   | 17,94%                  | 1,49%                  | 30                 | 25.734,29        |
| 01-dic-18       | 30-dic-18    | 19,40%             | 19,40%                   | 17,86%                  | 1,49%                  | 30                 | 25.624,59        |
| 01-ene-19       | 31-ene-19    | 19,16%             | 19,16%                   | 17,66%                  | 1,47%                  | 30                 | 25.331,68        |
| 01-feb-19       | 28-feb-19    | 19,70%             | 19,70%                   | 18,12%                  | 1,51%                  | 30                 | 25.989,97        |
| 01-mar-19       | 30-mar-19    | 19,37%             | 19,37%                   | 17,84%                  | 1,49%                  | 30                 | 25.588,01        |
| 01-abr-19       | 30-abr-19    | 19,32%             | 19,32%                   | 17,79%                  | 1,48%                  | 30                 | 25.527,01        |
| 01-may-19       | 31-may-19    | 19,34%             | 19,34%                   | 17,81%                  | 1,48%                  | 30                 | 25.551,41        |
| 01-jun-19       | 30-jun-19    | 19,30%             | 19,30%                   | 17,78%                  | 1,48%                  | 30                 | 25.502,61        |
| 01-jul-19       | 31-jul-19    | 19,28%             | 19,28%                   | 17,76%                  | 1,48%                  | 30                 | 25.478,20        |

|                          |           |        |        |        |       |     |                |
|--------------------------|-----------|--------|--------|--------|-------|-----|----------------|
| 01-ago-19                | 31-ago-19 | 19,32% | 19,32% | 17,79% | 1,48% | 30  | 25.527,01      |
| 01-sep-19                | 30-sep-19 | 19,32% | 19,32% | 17,79% | 1,48% | 30  | 25.527,01      |
| 01-oct-19                | 31-oct-19 | 19,10% | 19,10% | 17,61% | 1,47% | 30  | 25.258,37      |
| 01-nov-19                | 18-nov-19 | 19,03% | 19,03% | 17,55% | 1,46% | 18  | 15.103,68      |
| Total Intereses          |           |        |        |        |       | 417 | \$355.485,77   |
| Capital                  |           |        |        |        |       |     | \$1.721.452,00 |
| TOTAL: CAPITAL+INTERESES |           |        |        |        |       |     | \$2.076.937,77 |

2. Interés mora

|           |           |                |                    |                  |                 |             |           |
|-----------|-----------|----------------|--------------------|------------------|-----------------|-------------|-----------|
| CAPITAL:  |           | \$1.721.452,00 |                    |                  |                 |             |           |
|           |           |                |                    |                  |                 |             |           |
| VIGENCIA  |           | Brio. Cte.     | Máxima Autorizada  |                  | TASA            | LIQUIDACION |           |
| DESDE     | HASTA     | T. Efectiva    | Efectiva Anual 1.5 | nominal efectiva | Nominal Mensual | DÍAS        | INTERESES |
|           |           |                |                    |                  |                 |             |           |
| 19-nov-19 | 30-nov-19 | 19,03%         | 28,55%             | 25,38%           | 2,11%           | 12          | 14.560,88 |
| 01-dic-19 | 30-dic-19 | 18,91%         | 28,37%             | 25,23%           | 2,10%           | 30          | 36.196,94 |
| 01-ene-20 | 30-ene-20 | 18,77%         | 28,16%             | 25,07%           | 2,09%           | 30          | 35.957,14 |
| 01-feb-20 | 29-feb-20 | 19,06%         | 28,59%             | 25,41%           | 2,12%           | 30          | 36.453,47 |
| 01-mar-20 | 30-mar-20 | 18,95%         | 28,43%             | 25,28%           | 2,11%           | 30          | 36.265,39 |
| 01-abr-20 | 30-abr-20 | 18,69%         | 28,04%             | 24,97%           | 2,08%           | 30          | 35.819,95 |
| 01-may-20 | 30-may-20 | 18,19%         | 27,29%             | 24,37%           | 2,03%           | 30          | 34.959,83 |
| 01-jun-20 | 30-jun-20 | 18,12%         | 27,18%             | 24,29%           | 2,02%           | 30          | 34.839,04 |
| 01-jul-20 | 30-jul-20 | 18,12%         | 27,18%             | 24,29%           | 2,02%           | 30          | 34.839,04 |
| 01-ago-20 | 30-ago-20 | 18,29%         | 27,44%             | 24,49%           | 2,04%           | 30          | 35.132,22 |
| 01-sep-20 | 30-sep-20 | 18,35%         | 27,53%             | 24,56%           | 2,05%           | 30          | 35.235,57 |
| 01-oct-20 | 30-oct-20 | 18,09%         | 27,14%             | 24,25%           | 2,02%           | 30          | 34.787,25 |
| 01-nov-20 | 30-nov-20 | 17,84%         | 26,76%             | 23,95%           | 2,00%           | 30          | 34.354,98 |
| 01-dic-20 | 30-dic-20 | 17,46%         | 26,19%             | 23,49%           | 1,96%           | 30          | 33.695,67 |
| 01-ene-21 | 30-ene-21 | 17,32%         | 25,98%             | 23,32%           | 1,94%           | 30          | 33.452,08 |
| 01-feb-21 | 28-feb-21 | 17,54%         | 26,31%             | 23,59%           | 1,97%           | 30          | 33.834,70 |
| 01-mar-21 | 30-mar-21 | 17,41%         | 26,12%             | 23,43%           | 1,95%           | 30          | 33.608,72 |
| 01-abr-21 | 30-abr-21 | 17,31%         | 25,97%             | 23,31%           | 1,94%           | 30          | 33.434,67 |
| 01-may-21 | 30-may-21 | 17,22%         | 25,83%             | 23,20%           | 1,93%           | 30          | 33.277,86 |

Departamento del Quindío  
 Distrito Judicial de Armenia – Circuito Judicial de Armenia  
 Juzgado Tercero Civil Municipal de Armenia

|           |           |        |        |        |       |    |           |
|-----------|-----------|--------|--------|--------|-------|----|-----------|
| 01-jun-21 | 30-jun-21 | 17,21% | 25,82% | 23,19% | 1,93% | 30 | 33.260,43 |
| 01-jul-21 | 30-jul-21 | 17,21% | 25,82% | 23,19% | 1,93% | 30 | 33.260,43 |
| 01-ago-21 | 30-ago-21 | 17,24% | 25,86% | 23,22% | 1,94% | 30 | 33.312,72 |
| 01-sep-21 | 30-sep-21 | 17,19% | 25,79% | 23,16% | 1,93% | 30 | 33.225,56 |
| 01-oct-21 | 30-oct-21 | 17,08% | 25,62% | 23,03% | 1,92% | 30 | 33.033,63 |
| 01-nov-21 | 30-nov-21 | 17,27% | 25,91% | 23,26% | 1,94% | 30 | 33.365,00 |
| 01-dic-21 | 30-dic-21 | 17,46% | 26,19% | 23,49% | 1,96% | 30 | 33.695,67 |
| 01-ene-22 | 30-ene-22 | 17,66% | 26,49% | 23,73% | 1,98% | 30 | 34.043,01 |
| 01-feb-22 | 28-feb-22 | 18,30% | 27,45% | 24,50% | 2,04% | 30 | 35.149,45 |
| 01-mar-22 | 30-mar-22 | 18,47% | 27,71% | 24,71% | 2,06% | 30 | 35.442,07 |
| 01-abr-22 | 30-abr-22 | 19,05% | 28,58% | 25,40% | 2,12% | 30 | 36.436,38 |
| 01-may-22 | 30-may-22 | 19,71% | 29,57% | 26,18% | 2,18% | 30 | 37.560,37 |
| 01-jun-22 | 30-jun-22 | 20,40% | 30,60% | 27,00% | 2,25% | 30 | 38.727,06 |
| 01-jul-22 | 30-jul-22 | 21,28% | 31,92% | 28,02% | 2,34% | 30 | 40.202,77 |
| 01-ago-22 | 30-ago-22 | 22,21% | 33,32% | 29,10% | 2,43% | 30 | 41.747,70 |
| 01-sep-22 | 30-sep-22 | 22,21% | 33,32% | 29,10% | 2,43% | 30 | 41.747,70 |
| 01-oct-22 | 30-oct-22 | 24,61% | 36,92% | 31,83% | 2,65% | 30 | 45.667,16 |
| 01-nov-22 | 30-nov-22 | 25,78% | 38,67% | 33,14% | 2,76% | 30 | 47.543,77 |
| 01-dic-22 | 30-dic-22 | 27,64% | 41,46% | 35,19% | 2,93% | 30 | 50.482,74 |
| 01-ene-23 | 30-ene-23 | 28,84% | 43,26% | 36,49% | 3,04% | 30 | 52.350,77 |
| 01-feb-23 | 28-feb-23 | 30,18% | 45,27% | 37,93% | 3,16% | 30 | 54.411,49 |
| 01-mar-23 | 30-mar-23 | 30,84% | 46,26% | 38,63% | 3,22% | 30 | 55.416,88 |
| 01-abr-23 | 30-abr-23 | 31,39% | 47,09% | 39,21% | 3,27% | 30 | 56.249,95 |
| 01-may-23 | 30-may-23 | 30,27% | 45,41% | 38,03% | 3,17% | 30 | 54.548,96 |
| 01-jun-23 | 30-jun-23 | 29,76% | 44,64% | 37,48% | 3,12% | 30 | 53.768,42 |
| 01-jul-23 | 30-jul-23 | 29,36% | 44,04% | 37,05% | 3,09% | 30 | 53.153,58 |
| 01-ago-23 | 30-ago-23 | 28,75% | 43,13% | 36,40% | 3,03% | 30 | 52.211,42 |
| 01-sep-23 | 30-sep-23 | 28,03% | 42,05% | 35,62% | 2,97% | 30 | 51.092,23 |
| 01-oct-23 | 30-oct-23 | 26,53% | 39,80% | 33,97% | 2,83% | 30 | 48.735,30 |
| 01-nov-23 | 30-nov-23 | 25,52% | 38,28% | 32,85% | 2,74% | 30 | 47.128,63 |
| 01-dic-23 | 30-dic-23 | 25,04% | 37,56% | 32,32% | 2,69% | 30 | 46.359,41 |
| 01-ene-24 | 30-ene-24 | 23,32% | 34,98% | 30,37% | 2,53% | 30 | 43.572,36 |

|           |           |                          |                 |        |       |      |                |
|-----------|-----------|--------------------------|-----------------|--------|-------|------|----------------|
| 01-feb-24 | 29-feb-24 | 23,31%                   | 34,97%          | 30,36% | 2,53% | 30   | 43.556,01      |
| 01-mar-24 | 30-mar-24 | 22,20%                   | 33,30%          | 29,09% | 2,42% | 30   | 41.731,16      |
| 01-abr-24 | 30-abr-24 | 22,06%                   | 33,09%          | 28,93% | 2,41% | 30   | 41.499,52      |
| 01-may-24 | 08-may-24 | 21,02%                   | 31,53%          | 27,72% | 2,31% | 8    | 10.604,85      |
|           |           |                          | Total Intereses |        |       | 1272 | \$2.164.999,97 |
|           |           |                          |                 |        |       |      |                |
|           |           |                          | Capital         |        |       |      | \$1.721.452,00 |
|           |           |                          |                 |        |       |      |                |
|           |           | TOTAL: CAPITAL+INTERESES |                 |        |       |      | \$3.886.451,97 |

|                               |                 |
|-------------------------------|-----------------|
| Intereses de Plazo            | \$355.485,77    |
| Intereses de mora más capital | \$ 3.886.451,97 |
| Total                         | \$ 4.241.937,74 |

Los intereses están de conformidad con el mandamiento de pago.

En los términos anteriores se aprobará esta liquidación del crédito elaborada por este Juzgado.

Por lo anteriormente expuesto el Juzgado Tercero Civil Municipal de la ciudad de Armenia Departamento del Quindío,

RESUELVE

**PRIMERO:** Improbar la liquidación presentada por la parte ejecutante, por las razones antes expuestas.

**SEGUNDO:** Tener como liquidación del crédito la realizada por el Despacho.  
/Paal

Inhábiles 11, 12 y 13 mayo 2024  
Se notifica por estado el 14 mayo 2024

Firmado Por:  
Karen Yary Caro Maldonado  
Juez  
Juzgado Municipal  
Civil 003  
Armenia - Quindío

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