



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

Teléfono desde fijo o celular: 6067441502

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

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

Horario lunes a viernes: 07:00 am a 12:00 md y 02:00 pm a 05:00 pm

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Constancia: Del 06 al 11 de diciembre de 2023, corrió el término para la objeción de la liquidación de crédito elaborada por la parte ejecutante. No se presentó escrito.

Días hábiles: 06,07,11 de diciembre de 2023.

Proceso Radicado N°: 63 – 001 – 40 – 03 – 003 – 2020-00474– 00.

Asunto: 1) Modifica liquidación.

Armenia, 09 abril 2024.

Revisada la liquidación del crédito presentada por la parte ejecutante (doc. 022) y 023), observa el juzgado que utiliza una tasa superior a la fijada por la Superintendencia Financiera por lo tanto se procederá a actualizarla hasta la fecha.

|                 |                |                    |                           |                         |                        |                    |                  |
|-----------------|----------------|--------------------|---------------------------|-------------------------|------------------------|--------------------|------------------|
| <b>CAPITAL:</b> | \$1.600.000,00 |                    |                           |                         |                        |                    |                  |
| <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 1.5</b> | <b>nominal efectiva</b> | <b>Nominal Mensual</b> | <b>DÍAS</b>        | <b>INTERESES</b> |
|                 |                |                    |                           |                         |                        |                    |                  |
| 30-may-18       | 31-may-18      | 20,44%             | 30,66%                    | 27,04%                  | 2,25%                  | 1                  | 1.201,91         |
| 1-jun-18        | 30-jun-18      | 20,28%             | 30,42%                    | 26,86%                  | 2,24%                  | 30                 | 35.806,76        |
| 1-jul-18        | 30-jul-18      | 20,28%             | 30,42%                    | 26,86%                  | 2,24%                  | 30                 | 35.806,76        |
| 1-ago-18        | 30-ago-18      | 19,94%             | 29,91%                    | 26,45%                  | 2,20%                  | 30                 | 35.272,74        |
| 1-sep-18        | 30-sep-18      | 19,81%             | 29,72%                    | 26,30%                  | 2,19%                  | 30                 | 35.068,05        |
| 1-oct-18        | 30-oct-18      | 19,63%             | 29,45%                    | 26,09%                  | 2,17%                  | 30                 | 34.784,17        |
| 1-nov-18        | 30-nov-18      | 19,49%             | 29,24%                    | 25,92%                  | 2,16%                  | 30                 | 34.562,99        |
| 1-dic-18        | 30-dic-18      | 19,40%             | 29,10%                    | 25,82%                  | 2,15%                  | 30                 | 34.420,63        |
| 1-ene-19        | 30-ene-19      | 19,16%             | 28,74%                    | 25,53%                  | 2,13%                  | 30                 | 34.040,34        |
| 1-feb-19        | 28-feb-19      | 19,70%             | 29,55%                    | 26,17%                  | 2,18%                  | 30                 | 34.894,63        |
| 1-mar-19        | 30-mar-19      | 19,37%             | 29,06%                    | 25,78%                  | 2,15%                  | 30                 | 34.373,15        |

|          |           |        |        |        |       |    |           |
|----------|-----------|--------|--------|--------|-------|----|-----------|
| 1-abr-19 | 30-abr-19 | 19,32% | 28,98% | 25,72% | 2,14% | 30 | 34.293,98 |
| 1-may-19 | 30-may-19 | 19,34% | 29,01% | 25,74% | 2,15% | 30 | 34.325,65 |
| 1-jun-19 | 30-jun-19 | 19,30% | 28,95% | 25,70% | 2,14% | 30 | 34.262,30 |
| 1-jul-19 | 30-jul-19 | 19,28% | 28,92% | 25,67% | 2,14% | 30 | 34.230,61 |
| 1-ago-19 | 30-ago-19 | 19,32% | 28,98% | 25,72% | 2,14% | 30 | 34.293,98 |
| 1-sep-19 | 30-sep-19 | 19,32% | 28,98% | 25,72% | 2,14% | 30 | 34.293,98 |
| 1-oct-19 | 30-oct-19 | 19,10% | 28,65% | 25,46% | 2,12% | 30 | 33.945,12 |
| 1-nov-19 | 30-nov-19 | 19,03% | 28,55% | 25,38% | 2,11% | 30 | 33.833,95 |
| 1-dic-19 | 30-dic-19 | 18,91% | 28,37% | 25,23% | 2,10% | 30 | 33.643,17 |
| 1-ene-20 | 30-ene-20 | 18,77% | 28,16% | 25,07% | 2,09% | 30 | 33.420,29 |
| 1-feb-20 | 29-feb-20 | 19,06% | 28,59% | 25,41% | 2,12% | 30 | 33.881,60 |
| 1-mar-20 | 30-mar-20 | 18,95% | 28,43% | 25,28% | 2,11% | 30 | 33.706,79 |
| 1-abr-20 | 30-abr-20 | 18,69% | 28,04% | 24,97% | 2,08% | 30 | 33.292,78 |
| 1-may-20 | 30-may-20 | 18,19% | 27,29% | 24,37% | 2,03% | 30 | 32.493,34 |
| 1-jun-20 | 30-jun-20 | 18,12% | 27,18% | 24,29% | 2,02% | 30 | 32.381,07 |
| 1-jul-20 | 30-jul-20 | 18,12% | 27,18% | 24,29% | 2,02% | 30 | 32.381,07 |
| 1-ago-20 | 30-ago-20 | 18,29% | 27,44% | 24,49% | 2,04% | 30 | 32.653,57 |
| 1-sep-20 | 30-sep-20 | 18,35% | 27,53% | 24,56% | 2,05% | 30 | 32.749,63 |
| 1-oct-20 | 30-oct-20 | 18,09% | 27,14% | 24,25% | 2,02% | 30 | 32.332,93 |
| 1-nov-20 | 30-nov-20 | 17,84% | 26,76% | 23,95% | 2,00% | 30 | 31.931,16 |
| 1-dic-20 | 30-dic-20 | 17,46% | 26,19% | 23,49% | 1,96% | 30 | 31.318,37 |
| 1-ene-21 | 30-ene-21 | 17,32% | 25,98% | 23,32% | 1,94% | 30 | 31.091,97 |
| 1-feb-21 | 28-feb-21 | 17,54% | 26,31% | 23,59% | 1,97% | 30 | 31.447,59 |
| 1-mar-21 | 30-mar-21 | 17,41% | 26,12% | 23,43% | 1,95% | 30 | 31.237,55 |
| 1-abr-21 | 30-abr-21 | 17,31% | 25,97% | 23,31% | 1,94% | 30 | 31.075,79 |
| 1-may-21 | 30-may-21 | 17,22% | 25,83% | 23,20% | 1,93% | 30 | 30.930,04 |
| 1-jun-21 | 30-jun-21 | 17,21% | 25,82% | 23,19% | 1,93% | 30 | 30.913,84 |
| 1-jul-21 | 30-jul-21 | 17,21% | 25,82% | 23,19% | 1,93% | 30 | 30.913,84 |
| 1-ago-21 | 30-ago-21 | 17,24% | 25,86% | 23,22% | 1,94% | 30 | 30.962,44 |
| 1-sep-21 | 30-sep-21 | 17,19% | 25,79% | 23,16% | 1,93% | 30 | 30.881,43 |
| 1-oct-21 | 30-oct-21 | 17,08% | 25,62% | 23,03% | 1,92% | 30 | 30.703,04 |
| 1-nov-21 | 30-nov-21 | 17,27% | 25,91% | 23,26% | 1,94% | 30 | 31.011,03 |

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

|          |           |        |        |                          |       |      |                |
|----------|-----------|--------|--------|--------------------------|-------|------|----------------|
| 1-dic-21 | 30-dic-21 | 17,46% | 26,19% | 23,49%                   | 1,96% | 30   | 31.318,37      |
| 1-ene-22 | 30-ene-22 | 17,66% | 26,49% | 23,73%                   | 1,98% | 30   | 31.641,21      |
| 1-feb-22 | 28-feb-22 | 18,30% | 27,45% | 24,50%                   | 2,04% | 30   | 32.669,59      |
| 1-mar-22 | 30-mar-22 | 18,47% | 27,71% | 24,71%                   | 2,06% | 30   | 32.941,56      |
| 1-abr-22 | 30-abr-22 | 19,05% | 28,58% | 25,40%                   | 2,12% | 30   | 33.865,72      |
| 1-may-22 | 30-may-22 | 19,71% | 29,57% | 26,18%                   | 2,18% | 30   | 34.910,40      |
| 1-jun-22 | 30-jun-22 | 20,40% | 30,60% | 27,00%                   | 2,25% | 30   | 35.994,78      |
| 1-jul-22 | 30-jul-22 | 21,28% | 31,92% | 28,02%                   | 2,34% | 30   | 37.366,38      |
| 1-ago-22 | 30-ago-22 | 22,21% | 33,32% | 29,10%                   | 2,43% | 30   | 38.802,31      |
| 1-sep-22 | 30-sep-22 | 22,21% | 33,32% | 29,10%                   | 2,43% | 30   | 38.802,31      |
| 1-oct-22 | 30-oct-22 | 24,61% | 36,92% | 31,83%                   | 2,65% | 30   | 42.445,25      |
| 1-nov-22 | 30-nov-22 | 25,78% | 38,67% | 33,14%                   | 2,76% | 30   | 44.189,46      |
| 1-dic-22 | 30-dic-22 | 27,64% | 41,46% | 35,19%                   | 2,93% | 30   | 46.921,08      |
| 1-ene-23 | 30-ene-23 | 28,84% | 43,26% | 36,49%                   | 3,04% | 30   | 48.657,32      |
| 1-feb-23 | 28-feb-23 | 30,18% | 45,27% | 37,93%                   | 3,16% | 30   | 50.572,65      |
| 1-mar-23 | 30-mar-23 | 30,84% | 46,26% | 38,63%                   | 3,22% | 30   | 51.507,11      |
| 1-abr-23 | 30-abr-23 | 31,39% | 47,09% | 39,21%                   | 3,27% | 30   | 52.281,40      |
| 1-may-23 | 30-may-23 | 30,27% | 45,41% | 38,03%                   | 3,17% | 30   | 50.700,42      |
| 1-jun-23 | 30-jun-23 | 29,76% | 44,64% | 37,48%                   | 3,12% | 30   | 49.974,95      |
| 1-jul-23 | 30-jul-23 | 29,36% | 44,04% | 37,05%                   | 3,09% | 30   | 49.403,49      |
| 1-ago-23 | 30-ago-23 | 28,75% | 43,13% | 36,40%                   | 3,03% | 30   | 48.527,80      |
| 1-sep-23 | 30-sep-23 | 28,03% | 42,05% | 35,62%                   | 2,97% | 30   | 47.487,56      |
| 1-oct-23 | 30-oct-23 | 26,53% | 39,80% | 33,97%                   | 2,83% | 30   | 45.296,92      |
| 1-nov-23 | 30-nov-23 | 25,52% | 38,28% | 32,85%                   | 2,74% | 30   | 43.803,61      |
| 1-dic-23 | 30-dic-23 | 25,04% | 37,56% | 32,32%                   | 2,69% | 30   | 43.088,65      |
| 1-ene-24 | 30-ene-24 | 23,32% | 34,98% | 30,37%                   | 2,53% | 30   | 40.498,24      |
| 1-feb-24 | 29-feb-24 | 23,31% | 34,97% | 30,36%                   | 2,53% | 30   | 40.483,04      |
| 1-mar-24 | 30-mar-24 | 22,20% | 33,30% | 29,09%                   | 2,42% | 30   | 38.786,94      |
| 1-abr-24 | 5-abr-24  | 22,06% | 33,09% | 28,93%                   | 2,41% | 5    | 6.428,61       |
|          |           |        |        | Total Intereses          |       | 1801 | \$2.126.653,35 |
|          |           |        |        |                          |       |      |                |
|          |           |        |        | Capital                  |       |      | \$1.600.000,00 |
|          |           |        |        |                          |       |      |                |
|          |           |        |        | Intereses de Plazo       |       |      |                |
|          |           |        |        |                          |       |      |                |
|          |           |        |        | TOTAL: CAPITAL+INTERESES |       |      | \$3.726.653,35 |

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

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

Se notifica por estado el 10 abril 2024

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

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