



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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Del 02 al 04 de abril de 2024 corrió el traslado de la(s) liquidación(es) de crédito presentada por la parte ejecutante (doc.030), la parte ejecutada presento escrito.

Días hábiles: 02,03 y 04 de abril de 2024.

Proceso Radicado N°: 63 – 001 – 40 – 03 – 003 – 2022-00205– 00.

Asunto: Modifica Liquidación.

Armenia, 10 mayo 2024.

Revisada la liquidación del crédito presentada por la parte ejecutante (doc. 024), se verifica por parte del Juzgado y se observa que la liquidación de crédito no se encuentra actualizada y los valores no concuerdan con la tasa fijada por la superintendencia financiera por lo tanto, se modificará la liquidación de crédito así:

PAGARE N° 653713521

1. Cuota de septiembre 2021

			Intereses de Plazo				\$ 876.013,00
			Abono Seguro				\$ 23.800,00
		TOTAL: CAPITAL+INTERESES					\$ 899.813,00

2. cuota de octubre 2021

CAPITAL:		\$ 302.189,21							
VIGENCIA		Brio. Cte.	Máxima Autorizada			TASA	LIQUIDACION		
DESDE	HASTA	T. Efectiva	Efectiva 1.5	Anual	nominal efectiva	Nominal Mensual	DÍAS	INTERESES	
16-oct-21	30-oct-21	17,08%		25,62%	23,03%	1,92%	15	2.899,42	
01-nov-21	30-nov-21	17,27%		25,91%	23,26%	1,94%	30	5.857,00	
01-dic-21	30-dic-21	17,46%		26,19%	23,49%	1,96%	30	5.915,05	
01-ene-22	30-ene-22	17,66%		26,49%	23,73%	1,98%	30	5.976,02	
01-feb-22	28-feb-22	18,30%		27,45%	24,50%	2,04%	30	6.170,25	
01-mar-22	30-mar-22	18,47%		27,71%	24,71%	2,06%	30	6.221,61	

01-abr-22	30-abr-22	19,05%	28,58%	25,40%	2,12%	30	6.396,16
01-may-22	30-may-22	19,71%	29,57%	26,18%	2,18%	30	6.593,47
01-jun-22	30-jun-22	20,40%	30,60%	27,00%	2,25%	30	6.798,27
01-jul-22	30-jul-22	21,28%	31,92%	28,02%	2,34%	30	7.057,32
01-ago-22	30-ago-22	22,21%	33,32%	29,10%	2,43%	30	7.328,52
01-sep-22	30-sep-22	22,21%	33,32%	29,10%	2,43%	30	7.328,52
01-oct-22	30-oct-22	24,61%	36,92%	31,83%	2,65%	30	8.016,56
01-nov-22	30-nov-22	25,78%	38,67%	33,14%	2,76%	30	8.345,99
01-dic-22	30-dic-22	27,64%	41,46%	35,19%	2,93%	30	8.861,90
01-ene-23	30-ene-23	28,84%	43,26%	36,49%	3,04%	30	9.189,82
01-feb-23	28-feb-23	30,18%	45,27%	37,93%	3,16%	30	9.551,57
01-mar-23	30-mar-23	30,84%	46,26%	38,63%	3,22%	30	9.728,06
01-abr-23	30-abr-23	31,39%	47,09%	39,21%	3,27%	30	9.874,30
01-may-23	30-may-23	30,27%	45,41%	38,03%	3,17%	30	9.575,70
01-jun-23	30-jun-23	29,76%	44,64%	37,48%	3,12%	30	9.438,68
01-jul-23	30-jul-23	29,36%	44,04%	37,05%	3,09%	30	9.330,75
01-ago-23	30-ago-23	28,75%	43,13%	36,40%	3,03%	30	9.165,36
01-sep-23	30-sep-23	28,03%	42,05%	35,62%	2,97%	30	8.968,89
01-oct-23	30-oct-23	26,53%	39,80%	33,97%	2,83%	30	8.555,15
01-nov-23	30-nov-23	25,52%	38,28%	32,85%	2,74%	30	8.273,11
01-dic-23	30-dic-23	25,04%	37,56%	32,32%	2,69%	30	8.138,08
01-ene-24	30-ene-24	23,32%	34,98%	30,37%	2,53%	30	7.648,83
01-feb-24	29-feb-24	23,31%	34,97%	30,36%	2,53%	30	7.645,96
01-mar-24	30-mar-24	22,20%	33,30%	29,09%	2,42%	30	7.325,62
01-abr-24	30-abr-24	22,06%	33,09%	28,93%	2,41%	30	7.284,96
01-may-24	06-may-24	21,02%	31,53%	27,72%	2,31%	6	1.396,21
			Total Intereses			585	\$240.857,11
			Capital				\$ 302.189,21
			Intereses de Plazo				\$ 573.823,79
			Abono Seguro				\$ 23.800,00
			TOTAL: CAPITAL+INTERESES				\$ 1.140.670,11

3. cuota de noviembre 2021

CAPITAL:		\$ 378.633,85						
VIGENCIA		Brio. Cte.	Máxima Autorizada			TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva 1.5	Anual	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
16-nov-21	30-nov-21	17,27%		25,91%	23,26%	1,94%	15	3.669,32
01-dic-21	30-dic-21	17,46%		26,19%	23,49%	1,96%	30	7.411,37
01-ene-22	30-ene-22	17,66%		26,49%	23,73%	1,98%	30	7.487,77
01-feb-22	28-feb-22	18,30%		27,45%	24,50%	2,04%	30	7.731,13
01-mar-22	30-mar-22	18,47%		27,71%	24,71%	2,06%	30	7.795,49
01-abr-22	30-abr-22	19,05%		28,58%	25,40%	2,12%	30	8.014,19
01-may-22	30-may-22	19,71%		29,57%	26,18%	2,18%	30	8.261,41
01-jun-22	30-jun-22	20,40%		30,60%	27,00%	2,25%	30	8.518,03
01-jul-22	30-jul-22	21,28%		31,92%	28,02%	2,34%	30	8.842,61
01-ago-22	30-ago-22	22,21%		33,32%	29,10%	2,43%	30	9.182,42
01-sep-22	30-sep-22	22,21%		33,32%	29,10%	2,43%	30	9.182,42
01-oct-22	30-oct-22	24,61%		36,92%	31,83%	2,65%	30	10.044,51
01-nov-22	30-nov-22	25,78%		38,67%	33,14%	2,76%	30	10.457,27
01-dic-22	30-dic-22	27,64%		41,46%	35,19%	2,93%	30	11.103,69
01-ene-23	30-ene-23	28,84%		43,26%	36,49%	3,04%	30	11.514,57
01-feb-23	28-feb-23	30,18%		45,27%	37,93%	3,16%	30	11.967,82
01-mar-23	30-mar-23	30,84%		46,26%	38,63%	3,22%	30	12.188,96
01-abr-23	30-abr-23	31,39%		47,09%	39,21%	3,27%	30	12.372,19
01-may-23	30-may-23	30,27%		45,41%	38,03%	3,17%	30	11.998,06
01-jun-23	30-jun-23	29,76%		44,64%	37,48%	3,12%	30	11.826,38
01-jul-23	30-jul-23	29,36%		44,04%	37,05%	3,09%	30	11.691,15
01-ago-23	30-ago-23	28,75%		43,13%	36,40%	3,03%	30	11.483,92
01-sep-23	30-sep-23	28,03%		42,05%	35,62%	2,97%	30	11.237,75
01-oct-23	30-oct-23	26,53%		39,80%	33,97%	2,83%	30	10.719,34
01-nov-23	30-nov-23	25,52%		38,28%	32,85%	2,74%	30	10.365,96
01-dic-23	30-dic-23	25,04%		37,56%	32,32%	2,69%	30	10.196,76
01-ene-24	30-ene-24	23,32%		34,98%	30,37%	2,53%	30	9.583,75
01-feb-24	29-feb-24	23,31%		34,97%	30,36%	2,53%	30	9.580,16
01-mar-24	30-mar-24	22,20%		33,30%	29,09%	2,42%	30	9.178,78
01-abr-24	30-abr-24	22,06%		33,09%	28,93%	2,41%	30	9.127,83
01-may-24	06-may-24	21,02%		31,53%	27,72%	2,31%	6	1.749,40

			Total Intereses			555	\$294.484,41
			Capital				\$ 378.633,85
			Intereses de Plazo				\$ 497.379,15
			Abono Seguro				\$ 23.800,00
			TOTAL: CAPITAL+INTERESES				\$ 1.194.297,41

4. cuota de diciembre 2021

CAPITAL:		\$ 412.230,82						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION		
DESDE	HASTA	T. Efectiva	Efectiva 1.5	Anual	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
16-dic-21	30-dic-21	17,46%	26,19%	23,49%	1,96%	15	4.034,50	
01-ene-22	30-ene-22	17,66%	26,49%	23,73%	1,98%	30	8.152,18	
01-feb-22	28-feb-22	18,30%	27,45%	24,50%	2,04%	30	8.417,13	
01-mar-22	30-mar-22	18,47%	27,71%	24,71%	2,06%	30	8.487,20	
01-abr-22	30-abr-22	19,05%	28,58%	25,40%	2,12%	30	8.725,31	
01-may-22	30-may-22	19,71%	29,57%	26,18%	2,18%	30	8.994,47	
01-jun-22	30-jun-22	20,40%	30,60%	27,00%	2,25%	30	9.273,85	
01-jul-22	30-jul-22	21,28%	31,92%	28,02%	2,34%	30	9.627,23	
01-ago-22	30-ago-22	22,21%	33,32%	29,10%	2,43%	30	9.997,19	
01-sep-22	30-sep-22	22,21%	33,32%	29,10%	2,43%	30	9.997,19	
01-oct-22	30-oct-22	24,61%	36,92%	31,83%	2,65%	30	10.935,78	
01-nov-22	30-nov-22	25,78%	38,67%	33,14%	2,76%	30	11.385,16	
01-dic-22	30-dic-22	27,64%	41,46%	35,19%	2,93%	30	12.088,95	
01-ene-23	30-ene-23	28,84%	43,26%	36,49%	3,04%	30	12.536,28	
01-feb-23	28-feb-23	30,18%	45,27%	37,93%	3,16%	30	13.029,75	
01-mar-23	30-mar-23	30,84%	46,26%	38,63%	3,22%	30	13.270,51	
01-abr-23	30-abr-23	31,39%	47,09%	39,21%	3,27%	30	13.470,00	
01-may-23	30-may-23	30,27%	45,41%	38,03%	3,17%	30	13.062,67	
01-jun-23	30-jun-23	29,76%	44,64%	37,48%	3,12%	30	12.875,76	
01-jul-23	30-jul-23	29,36%	44,04%	37,05%	3,09%	30	12.728,53	
01-ago-23	30-ago-23	28,75%	43,13%	36,40%	3,03%	30	12.502,91	
01-sep-23	30-sep-23	28,03%	42,05%	35,62%	2,97%	30	12.234,90	

01-oct-23	30-oct-23	26,53%	39,80%	33,97%	2,83%	30	11.670,49
01-nov-23	30-nov-23	25,52%	38,28%	32,85%	2,74%	30	11.285,75
01-dic-23	30-dic-23	25,04%	37,56%	32,32%	2,69%	30	11.101,54
01-ene-24	30-ene-24	23,32%	34,98%	30,37%	2,53%	30	10.434,14
01-feb-24	29-feb-24	23,31%	34,97%	30,36%	2,53%	30	10.430,22
01-mar-24	30-mar-24	22,20%	33,30%	29,09%	2,42%	30	9.993,23
01-abr-24	30-abr-24	22,06%	33,09%	28,93%	2,41%	30	9.937,76
01-may-24	06-may-24	21,02%	31,53%	27,72%	2,31%	6	1.904,63
			Total Intereses			525	\$312.585,22
			Capital				\$ 412.230,82
			Intereses de Plazo				\$ 463.782,18
			Abono Seguro				\$ 23.800,00
			TOTAL: CAPITAL+INTERESES				\$ 1.212.398,22

5. cuota de enero 2022

CAPITAL:	\$ 416.147,01						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva 1.5	Anual nominal efectiva	Nominal Mensual	DÍAS	INTERESES
16-ene-22	30-ene-22	17,66%	26,49%	23,73%	1,98%	15	4.114,81
01-feb-22	28-feb-22	18,30%	27,45%	24,50%	2,04%	30	8.497,09
01-mar-22	30-mar-22	18,47%	27,71%	24,71%	2,06%	30	8.567,83
01-abr-22	30-abr-22	19,05%	28,58%	25,40%	2,12%	30	8.808,20
01-may-22	30-may-22	19,71%	29,57%	26,18%	2,18%	30	9.079,91
01-jun-22	30-jun-22	20,40%	30,60%	27,00%	2,25%	30	9.361,95
01-jul-22	30-jul-22	21,28%	31,92%	28,02%	2,34%	30	9.718,69
01-ago-22	30-ago-22	22,21%	33,32%	29,10%	2,43%	30	10.092,17
01-sep-22	30-sep-22	22,21%	33,32%	29,10%	2,43%	30	10.092,17
01-oct-22	30-oct-22	24,61%	36,92%	31,83%	2,65%	30	11.039,67
01-nov-22	30-nov-22	25,78%	38,67%	33,14%	2,76%	30	11.493,32
01-dic-22	30-dic-22	27,64%	41,46%	35,19%	2,93%	30	12.203,79
01-ene-23	30-ene-23	28,84%	43,26%	36,49%	3,04%	30	12.655,37
01-feb-23	28-feb-23	30,18%	45,27%	37,93%	3,16%	30	13.153,54
01-mar-23	30-mar-23	30,84%	46,26%	38,63%	3,22%	30	13.396,58

01-abr-23	30-abr-23	31,39%	47,09%	39,21%	3,27%	30	13.597,97
01-may-23	30-may-23	30,27%	45,41%	38,03%	3,17%	30	13.186,77
01-jun-23	30-jun-23	29,76%	44,64%	37,48%	3,12%	30	12.998,08
01-jul-23	30-jul-23	29,36%	44,04%	37,05%	3,09%	30	12.849,45
01-ago-23	30-ago-23	28,75%	43,13%	36,40%	3,03%	30	12.621,69
01-sep-23	30-sep-23	28,03%	42,05%	35,62%	2,97%	30	12.351,13
01-oct-23	30-oct-23	26,53%	39,80%	33,97%	2,83%	30	11.781,36
01-nov-23	30-nov-23	25,52%	38,28%	32,85%	2,74%	30	11.392,96
01-dic-23	30-dic-23	25,04%	37,56%	32,32%	2,69%	30	11.207,01
01-ene-24	30-ene-24	23,32%	34,98%	30,37%	2,53%	30	10.533,26
01-feb-24	29-feb-24	23,31%	34,97%	30,36%	2,53%	30	10.529,31
01-mar-24	30-mar-24	22,20%	33,30%	29,09%	2,42%	30	10.088,17
01-abr-24	30-abr-24	22,06%	33,09%	28,93%	2,41%	30	10.032,17
01-may-24	06-may-24	21,02%	31,53%	27,72%	2,31%	6	1.922,73
Total Intereses						495	\$307.367,14
Capital							\$ 416.147,01
Intereses de Plazo							\$ 459.865,99
Abono Seguro							\$ 23.800,00
TOTAL: CAPITAL+INTERESES							\$ 1.207.180,14

6. cuota de febrero 2022

CAPITAL:		\$ 420.100,41					
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva 1.5	Anual	nominal efectiva	Nominal Mensual	DÍAS INTERESES
16-feb-22	28-feb-22	18,30%	27,45%	24,50%	2,04%	15	4.288,91
01-mar-22	30-mar-22	18,47%	27,71%	24,71%	2,06%	30	8.649,23
01-abr-22	30-abr-22	19,05%	28,58%	25,40%	2,12%	30	8.891,88
01-may-22	30-may-22	19,71%	29,57%	26,18%	2,18%	30	9.166,17
01-jun-22	30-jun-22	20,40%	30,60%	27,00%	2,25%	30	9.450,89
01-jul-22	30-jul-22	21,28%	31,92%	28,02%	2,34%	30	9.811,02
01-ago-22	30-ago-22	22,21%	33,32%	29,10%	2,43%	30	10.188,04
01-sep-22	30-sep-22	22,21%	33,32%	29,10%	2,43%	30	10.188,04

01-oct-22	30-oct-22	24,61%	36,92%	31,83%	2,65%	30	11.144,54
01-nov-22	30-nov-22	25,78%	38,67%	33,14%	2,76%	30	11.602,51
01-dic-22	30-dic-22	27,64%	41,46%	35,19%	2,93%	30	12.319,73
01-ene-23	30-ene-23	28,84%	43,26%	36,49%	3,04%	30	12.775,60
01-feb-23	28-feb-23	30,18%	45,27%	37,93%	3,16%	30	13.278,49
01-mar-23	30-mar-23	30,84%	46,26%	38,63%	3,22%	30	13.523,85
01-abr-23	30-abr-23	31,39%	47,09%	39,21%	3,27%	30	13.727,15
01-may-23	30-may-23	30,27%	45,41%	38,03%	3,17%	30	13.312,04
01-jun-23	30-jun-23	29,76%	44,64%	37,48%	3,12%	30	13.121,56
01-jul-23	30-jul-23	29,36%	44,04%	37,05%	3,09%	30	12.971,52
01-ago-23	30-ago-23	28,75%	43,13%	36,40%	3,03%	30	12.741,59
01-sep-23	30-sep-23	28,03%	42,05%	35,62%	2,97%	30	12.468,47
01-oct-23	30-oct-23	26,53%	39,80%	33,97%	2,83%	30	11.893,29
01-nov-23	30-nov-23	25,52%	38,28%	32,85%	2,74%	30	11.501,20
01-dic-23	30-dic-23	25,04%	37,56%	32,32%	2,69%	30	11.313,48
01-ene-24	30-ene-24	23,32%	34,98%	30,37%	2,53%	30	10.633,33
01-feb-24	29-feb-24	23,31%	34,97%	30,36%	2,53%	30	10.629,34
01-mar-24	30-mar-24	22,20%	33,30%	29,09%	2,42%	30	10.184,01
01-abr-24	30-abr-24	22,06%	33,09%	28,93%	2,41%	30	10.127,48
01-may-24	06-may-24	21,02%	31,53%	27,72%	2,31%	6	1.940,99
			Total Intereses			465	\$301.844,32
			Capital				\$ 420.100,41
			Intereses de Plazo				\$ 455.912,59
			Abono Seguro				\$ 23.800,00
			TOTAL: CAPITAL+INTERESES				\$ 1.201.657,32

7. cuota de marzo 2022

CAPITAL:		\$ 424.091,36						
VIGENCIA			Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva 1.5	Anual	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
16-mar-22	30-mar-22	18,47%	27,71%		24,71%	2,06%	15	4.365,70
01-abr-22	30-abr-22	19,05%	28,58%		25,40%	2,12%	30	8.976,35
01-may-22	30-may-22	19,71%	29,57%		26,18%	2,18%	30	9.253,25

01-jun-22	30-jun-22	20,40%	30,60%	27,00%	2,25%	30	9.540,67
01-jul-22	30-jul-22	21,28%	31,92%	28,02%	2,34%	30	9.904,23
01-ago-22	30-ago-22	22,21%	33,32%	29,10%	2,43%	30	10.284,83
01-sep-22	30-sep-22	22,21%	33,32%	29,10%	2,43%	30	10.284,83
01-oct-22	30-oct-22	24,61%	36,92%	31,83%	2,65%	30	11.250,42
01-nov-22	30-nov-22	25,78%	38,67%	33,14%	2,76%	30	11.712,73
01-dic-22	30-dic-22	27,64%	41,46%	35,19%	2,93%	30	12.436,76
01-ene-23	30-ene-23	28,84%	43,26%	36,49%	3,04%	30	12.896,97
01-feb-23	28-feb-23	30,18%	45,27%	37,93%	3,16%	30	13.404,64
01-mar-23	30-mar-23	30,84%	46,26%	38,63%	3,22%	30	13.652,32
01-abr-23	30-abr-23	31,39%	47,09%	39,21%	3,27%	30	13.857,56
01-may-23	30-may-23	30,27%	45,41%	38,03%	3,17%	30	13.438,51
01-jun-23	30-jun-23	29,76%	44,64%	37,48%	3,12%	30	13.246,21
01-jul-23	30-jul-23	29,36%	44,04%	37,05%	3,09%	30	13.094,75
01-ago-23	30-ago-23	28,75%	43,13%	36,40%	3,03%	30	12.862,64
01-sep-23	30-sep-23	28,03%	42,05%	35,62%	2,97%	30	12.586,92
01-oct-23	30-oct-23	26,53%	39,80%	33,97%	2,83%	30	12.006,27
01-nov-23	30-nov-23	25,52%	38,28%	32,85%	2,74%	30	11.610,46
01-dic-23	30-dic-23	25,04%	37,56%	32,32%	2,69%	30	11.420,95
01-ene-24	30-ene-24	23,32%	34,98%	30,37%	2,53%	30	10.734,35
01-feb-24	29-feb-24	23,31%	34,97%	30,36%	2,53%	30	10.730,32
01-mar-24	30-mar-24	22,20%	33,30%	29,09%	2,42%	30	10.280,75
01-abr-24	30-abr-24	22,06%	33,09%	28,93%	2,41%	30	10.223,69
01-may-24	06-may-24	21,02%	31,53%	27,72%	2,31%	6	1.959,43
			Total Intereses			435	\$296.016,49
			Capital				\$ 424.091,36
			Intereses de Plazo				\$ 451.921,64
			Abono Seguro				\$ 23.800,00
		TOTAL: CAPITAL+INTERESES					\$ 1.195.829,49

8. cuota de abril 2022

CAPITAL:	\$ 428.120,23						
VIGENCIA		Brio. Cte.	Máxima Autorizada			TASA	LIQUIDACION
DESDE	HASTA	T. Efectiva	Efectiva 1.5	Anual	nominal efectiva	Nominal Mensual	DÍAS INTERESES

16-abr-22	30-abr-22	19,05%	28,58%	25,40%	2,12%	15	4.530,81
01-may-22	30-may-22	19,71%	29,57%	26,18%	2,18%	30	9.341,16
01-jun-22	30-jun-22	20,40%	30,60%	27,00%	2,25%	30	9.631,31
01-jul-22	30-jul-22	21,28%	31,92%	28,02%	2,34%	30	9.998,32
01-ago-22	30-ago-22	22,21%	33,32%	29,10%	2,43%	30	10.382,53
01-sep-22	30-sep-22	22,21%	33,32%	29,10%	2,43%	30	10.382,53
01-oct-22	30-oct-22	24,61%	36,92%	31,83%	2,65%	30	11.357,29
01-nov-22	30-nov-22	25,78%	38,67%	33,14%	2,76%	30	11.824,00
01-dic-22	30-dic-22	27,64%	41,46%	35,19%	2,93%	30	12.554,91
01-ene-23	30-ene-23	28,84%	43,26%	36,49%	3,04%	30	13.019,49
01-feb-23	28-feb-23	30,18%	45,27%	37,93%	3,16%	30	13.531,98
01-mar-23	30-mar-23	30,84%	46,26%	38,63%	3,22%	30	13.782,02
01-abr-23	30-abr-23	31,39%	47,09%	39,21%	3,27%	30	13.989,20
01-may-23	30-may-23	30,27%	45,41%	38,03%	3,17%	30	13.566,17
01-jun-23	30-jun-23	29,76%	44,64%	37,48%	3,12%	30	13.372,05
01-jul-23	30-jul-23	29,36%	44,04%	37,05%	3,09%	30	13.219,15
01-ago-23	30-ago-23	28,75%	43,13%	36,40%	3,03%	30	12.984,83
01-sep-23	30-sep-23	28,03%	42,05%	35,62%	2,97%	30	12.706,49
01-oct-23	30-oct-23	26,53%	39,80%	33,97%	2,83%	30	12.120,33
01-nov-23	30-nov-23	25,52%	38,28%	32,85%	2,74%	30	11.720,76
01-dic-23	30-dic-23	25,04%	37,56%	32,32%	2,69%	30	11.529,45
01-ene-24	30-ene-24	23,32%	34,98%	30,37%	2,53%	30	10.836,32
01-feb-24	29-feb-24	23,31%	34,97%	30,36%	2,53%	30	10.832,26
01-mar-24	30-mar-24	22,20%	33,30%	29,09%	2,42%	30	10.378,42
01-abr-24	30-abr-24	22,06%	33,09%	28,93%	2,41%	30	10.320,81
01-may-24	06-may-24	21,02%	31,53%	27,72%	2,31%	6	1.978,05
				Total Intereses		405	\$289.890,66
				Capital			\$ 428.120,23
				Intereses de Plazo			\$ 447.892,77
				Abono Seguro			\$ 23.800,00
				TOTAL: CAPITAL+INTERESES			\$ 1.189.703,66

9. capital acelerado

CAPITAL:		\$ 47.265.887,11						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION		
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES	
25-abr-22	30-abr-22	19,05%	28,58%	25,40%	2,12%	6	200.086,65	
01-may-22	30-may-22	19,71%	29,57%	26,18%	2,18%	30	1.031.294,52	
01-jun-22	30-jun-22	20,40%	30,60%	27,00%	2,25%	30	1.063.328,30	
01-jul-22	30-jul-22	21,28%	31,92%	28,02%	2,34%	30	1.103.847,02	
01-ago-22	30-ago-22	22,21%	33,32%	29,10%	2,43%	30	1.146.266,00	
01-sep-22	30-sep-22	22,21%	33,32%	29,10%	2,43%	30	1.146.266,00	
01-oct-22	30-oct-22	24,61%	36,92%	31,83%	2,65%	30	1.253.882,79	
01-nov-22	30-nov-22	25,78%	38,67%	33,14%	2,76%	30	1.305.408,67	
01-dic-22	30-dic-22	27,64%	41,46%	35,19%	2,93%	30	1.386.103,90	
01-ene-23	30-ene-23	28,84%	43,26%	36,49%	3,04%	30	1.437.394,59	
01-feb-23	28-feb-23	30,18%	45,27%	37,93%	3,16%	30	1.493.975,67	
01-mar-23	30-mar-23	30,84%	46,26%	38,63%	3,22%	30	1.521.580,67	
01-abr-23	30-abr-23	31,39%	47,09%	39,21%	3,27%	30	1.544.454,30	
01-may-23	30-may-23	30,27%	45,41%	38,03%	3,17%	30	1.497.750,12	
01-jun-23	30-jun-23	29,76%	44,64%	37,48%	3,12%	30	1.476.318,92	
01-jul-23	30-jul-23	29,36%	44,04%	37,05%	3,09%	30	1.459.437,31	
01-ago-23	30-ago-23	28,75%	43,13%	36,40%	3,03%	30	1.433.568,34	
01-sep-23	30-sep-23	28,03%	42,05%	35,62%	2,97%	30	1.402.838,67	
01-oct-23	30-oct-23	26,53%	39,80%	33,97%	2,83%	30	1.338.124,57	
01-nov-23	30-nov-23	25,52%	38,28%	32,85%	2,74%	30	1.294.010,34	
01-dic-23	30-dic-23	25,04%	37,56%	32,32%	2,69%	30	1.272.889,64	
01-ene-24	30-ene-24	23,32%	34,98%	30,37%	2,53%	30	1.196.365,68	
01-feb-24	29-feb-24	23,31%	34,97%	30,36%	2,53%	30	1.195.916,87	
01-mar-24	30-mar-24	22,20%	33,30%	29,09%	2,42%	30	1.145.812,05	
01-abr-24	30-abr-24	22,06%	33,09%	28,93%	2,41%	30	1.139.451,83	
01-may-24	06-may-24	21,02%	31,53%	27,72%	2,31%	6	218.382,88	
			Total Intereses			396	\$31.704.756,32	
			Capital				\$ 47.265.887,11	
		TOTAL: CAPITAL+INTERESES					\$ 78.970.643,43	

Para un total de liquidación así:

concepto	Capital	Interés de mora	Interés corriente	seguro	Valor total
Cuota septiembre 2021			\$ 876.013,00	\$ 23.800,00	\$ 899.813,00
Cuota octubre 2021	\$ 302.189,21	\$240.857,11	\$ 573.823,79	\$ 23.800,00	\$ 1.140.670,11
Cuota noviembre 2021	\$ 378.633,85	\$294.484,41	\$ 497.379,15	\$ 23.800,00	\$ 1.194.297,41
Cuota diciembre 2021	\$ 412.230,82	\$312.585,22	\$ 463.782,18	\$ 23.800,00	\$ 1.212.398,22
Cuota enero 2022	\$ 416.147,01	\$307.367,14	\$ 459.865,99	\$ 23.800,00	\$ 1.207.180,14
Cuota febrero 2022	\$ 420.100,41	\$301.844,32	\$ 455.912,59	\$ 23.800,00	\$ 1.201.657,32
Cuota marzo 2022	\$ 424.091,36	\$296.016,49	\$ 451.921,64	\$ 23.800,00	\$ 1.195.829,49
Cuota abril 2022	\$ 428.120,23	\$289.890,66	\$ 447.892,77	\$ 23.800,00	\$ 1.189.703,66

Capital acelerado	\$ 47.265.887,11	\$31.704.756,32			\$ 78.970.643,43
Totales	\$ 50.047.400,00	\$ 33.747.801,67	\$ 4.226.591,11	\$ 190.400,00	\$ 88.212.192,78

Para un total final de la obligación por \$ 88.212.192,78

Los intereses están de conformidad con la ley.

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.
/Rkrv/Ljrp

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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