



Juzgado Segundo Civil Del Circuito

Armenia Quindío, doce (12) de septiembre de dos mil veintitrés (2023)

Proceso:	Ejecutivo Hipotecario
Demandante:	Banco Davivienda S.A.
Demandado:	Juan Carlos Mejía Lodoño
Radicado:	630013103002-2017-00052-00
Asunto:	Modifica liquidación de crédito

Vencido el término de traslado de la liquidación de crédito presentada por el apoderado judicial de la parte demandante (doc.62), y revisada la misma, se advierte que no se ajusta a la ley, así como tampoco a la orden de pago librada mediante auto del 27 de marzo de 2017(c-1 pág. 73-74); en tanto, los intereses moratorios no fueron liquidados por los periodos correspondientes a la fluctuación de las tasas de acuerdo con los reportes de la Superfinanciera y se liquidaron otros intereses sobre las cuotas vencidas que no fueron objeto de apremio. Así las cosas, conforme al núm. 3°. Del art. 446 del CGP, se modificará la liquidación del crédito a la fecha de su presentación, esto es, al 25 de julio de 2023.

CAPITAL:	\$177.154.247,36						
Pagare	0571336100099265						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
7-mar-17	31-mar-17	22,34 %	33,51%	29,25%	2,44%	24	3.454.679,00
1-abr-17	30-abr-17	22,33 %	33,50%	29,24%	2,44%	30	4.316.649,61
1-may-17	31-may-17	22,33 %	33,50%	29,24%	2,44%	30	4.316.649,61
1-jun-17	30-jun-17	22,33 %	33,50%	29,24%	2,44%	30	4.316.649,61
1-jul-17	31-jul-17	21,98 %	32,97%	28,84%	2,40%	30	4.257.069,11
1-ago-17	31-ago-17	21,98 %	32,97%	28,84%	2,40%	30	4.257.069,11
1-sep-17	30-sep-17	21,98 %	32,97%	28,84%	2,40%	30	4.257.069,11
1-oct-17	31-oct-17	20,96 %	31,44%	27,65%	2,30%	30	4.082.196,37
1-nov-17	30-nov-17	20,96 %	31,44%	27,65%	2,30%	30	4.082.196,37
1-dic-17	31-dic-17	20,96 %	31,44%	27,65%	2,30%	30	4.082.196,37
1-ene-18	31-ene-18	20,69 %	31,04%	27,34%	2,28%	30	4.035.594,23
1-feb-18	28-feb-18	21,01 %	31,52%	27,71%	2,31%	30	4.090.811,95



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1-mar-18	31-mar-18	20,68 %	31,02%	27,32%	2,28%	30	4.033.865,69
1-abr-18	30-abr-18	20,48 %	30,72%	27,09%	2,26%	30	3.999.256,75
1-may-18	31-may-18	20,44 %	30,66%	27,04%	2,25%	30	3.992.326,23
1-jun-18	30-jun-18	20,28 %	30,42%	26,86%	2,24%	30	3.964.574,92
1-jul-18	30-jul-18	20,28 %	30,42%	26,86%	2,24%	30	3.964.574,92
1-ago-18	31-ago-18	19,94 %	29,91%	26,45%	2,20%	30	3.905.447,64
1-sep-18	30-sep-18	19,81 %	29,72%	26,30%	2,19%	30	3.882.783,90
1-oct-18	31-oct-18	19,63 %	29,45%	26,09%	2,17%	30	3.851.351,73
1-nov-18	30-nov-18	19,49 %	29,24%	25,92%	2,16%	30	3.826.862,90
1-dic-18	30-dic-18	19,40 %	29,10%	25,82%	2,15%	30	3.811.100,82
1-ene-19	31-ene-19	19,16 %	28,74%	25,53%	2,13%	30	3.768.994,61
1-feb-19	28-feb-19	19,70 %	29,55%	26,17%	2,18%	30	3.863.582,48
1-mar-19	30-mar-19	19,37 %	29,06%	25,78%	2,15%	30	3.805.843,43
1-abr-19	30-abr-19	19,32 %	28,98%	25,72%	2,14%	30	3.797.077,39
1-may-19	31-may-19	19,34 %	29,01%	25,74%	2,15%	30	3.800.584,37
1-jun-19	30-jun-19	19,30 %	28,95%	25,70%	2,14%	30	3.793.569,66
1-jul-19	31-jul-19	19,28 %	28,92%	25,67%	2,14%	30	3.790.061,19
1-ago-19	31-ago-19	19,32 %	28,98%	25,72%	2,14%	30	3.797.077,39
1-sep-19	30-sep-19	19,32 %	28,98%	25,72%	2,14%	30	3.797.077,39
1-oct-19	31-oct-19	19,10 %	28,65%	25,46%	2,12%	30	3.758.451,20
1-nov-19	30-nov-19	19,03 %	28,55%	25,38%	2,11%	30	3.746.142,00
1-dic-19	31-dic-19	18,91 %	28,37%	25,23%	2,10%	30	3.725.019,05
1-ene-20	31-ene-20	18,77 %	28,16%	25,07%	2,09%	30	3.700.341,27
1-feb-20	29-feb-20	19,06 %	28,59%	25,41%	2,12%	30	3.751.418,49
1-mar-20	31-mar-20	18,95 %	28,43%	25,28%	2,11%	30	3.732.063,05
1-abr-20	30-abr-20	18,69 %	28,04%	24,97%	2,08%	30	3.686.223,04
1-may-20	31-may-20	18,19 %	27,29%	24,37%	2,03%	30	3.597.708,27
1-jun-20	30-jun-20	18,12 %	27,18%	24,29%	2,02%	30	3.585.278,07
1-jul-20	31-jul-20	18,12 %	27,18%	24,29%	2,02%	30	3.585.278,07
1-ago-20	31-ago-20	18,29 %	27,44%	24,49%	2,04%	30	3.615.449,40
1-sep-20	30-sep-20	18,35 %	27,53%	24,56%	2,05%	30	3.626.084,89



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1-oct-20	31-oct-20	18,09 %	27,14%	24,25%	2,02%	30	3.579.947,96
1-nov-20	30-nov-20	17,84 %	26,76%	23,95%	2,00%	30	3.535.463,01
1-dic-20	31-dic-20	17,46 %	26,19%	23,49%	1,96%	30	3.467.614,31
1-ene-21	31-ene-21	17,32 %	25,98%	23,32%	1,94%	30	3.442.546,59
1-feb-21	28-feb-21	17,54 %	26,31%	23,59%	1,97%	30	3.481.921,56
1-mar-21	31-mar-21	17,41 %	26,12%	23,43%	1,95%	30	3.458.665,95
1-abr-21	30-abr-21	17,31 %	25,97%	23,31%	1,94%	30	3.440.754,57
1-may-21	31-may-21	17,22 %	25,83%	23,20%	1,93%	30	3.424.617,61
1-jun-21	30-jun-21	17,21 %	25,82%	23,19%	1,93%	30	3.422.823,63
1-jul-21	31-jul-21	17,18 %	25,77%	23,15%	1,93%	30	3.417.440,53
1-ago-21	31-ago-21	17,24 %	25,86%	23,22%	1,94%	30	3.428.204,97
1-sep-21	30-sep-21	17,19 %	25,79%	23,16%	1,93%	30	3.419.235,10
1-oct-21	31-oct-21	17,08 %	25,62%	23,03%	1,92%	30	3.399.484,10
1-nov-21	30-nov-21	17,27 %	25,91%	23,26%	1,94%	30	3.433.584,55
1-dic-21	31-dic-21	17,46 %	26,19%	23,49%	1,96%	30	3.467.614,31
1-ene-22	31-ene-22	17,66 %	26,49%	23,73%	1,98%	30	3.503.359,09
1-feb-22	28-feb-22	18,30 %	27,45%	24,50%	2,04%	30	3.617.222,46
1-mar-22	31-mar-22	18,47 %	27,71%	24,71%	2,06%	30	3.647.335,25
1-abr-22	30-abr-22	19,05 %	28,58%	25,40%	2,12%	30	3.749.659,85
1-may-22	31-may-22	19,71 %	29,57%	26,18%	2,18%	30	3.865.328,99
1-jun-22	30-jun-22	20,40 %	30,60%	27,00%	2,25%	30	3.985.392,78
1-jul-22	31-jul-22	21,28 %	31,92%	28,02%	2,34%	30	4.137.258,39
1-ago-22	31-ago-22	22,21 %	33,32%	29,10%	2,43%	30	4.296.246,25
1-sep-22	30-sep-22	23,50 %	35,25%	30,58%	2,55%	30	4.514.271,48
1-oct-22	31-oct-22	24,61 %	36,92%	31,83%	2,65%	30	4.699.597,86
1-nov-22	30-nov-22	25,78 %	38,67%	33,14%	2,76%	30	4.892.718,70
1-dic-22	31-dic-22	27,64 %	41,46%	35,19%	2,93%	30	5.195.167,35
1-ene-23	31-ene-23	28,84 %	43,26%	36,49%	3,04%	30	5.387.406,69
1-feb-23	28-feb-23	30,18 %	45,27%	37,93%	3,16%	30	5.599.474,62
1-mar-23	31-mar-23	30,84 %	46,26%	38,63%	3,22%	30	5.702.939,15
1-abr-23	30-abr-23	31,39 %	47,09%	39,21%	3,27%	30	5.788.670,36



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1-may-23	31-may-23	30,27 %	45,41%	38,03%	3,17%	30	5.613.621,41
1-jun-23	30-jun-23	29,76 %	44,64%	37,48%	3,12%	30	5.533.296,50
1-jul-23	25-jul-23	29,36 %	44,04%	37,05%	3,09%	25	4.558.353,01
			Total Intereses			2299	\$307.211.539,64
			Capital				\$177.154.247,36
			Intereses de Plazo				
		TOTAL: CAPITAL+INTERESES					\$484.365.787,00

CAPITAL:		\$22.817.757,00					
Pagare		0571336100099265					
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
25-feb-16	29-feb-16	19,68 %	29,52%	26,15%	2,18%	6	99.437,15
1-mar-16	31-mar-16	19,68 %	29,52%	26,15%	2,18%	30	497.185,77
1-abr-16	30-abr-16	20,54 %	30,81%	27,16%	2,26%	30	516.449,11
1-may-16	31-may-16	20,54 %	30,81%	27,16%	2,26%	30	516.449,11
1-jun-16	30-jun-16	20,54 %	30,81%	27,16%	2,26%	30	516.449,11
1-jul-16	30-jul-16	21,34 %	32,01%	28,09%	2,34%	30	534.212,78
1-ago-16	31-ago-16	21,34 %	32,01%	28,09%	2,34%	30	534.212,78
1-sep-16	30-sep-16	21,34 %	32,01%	28,09%	2,34%	30	534.212,78
1-oct-16	31-oct-16	21,99 %	32,99%	28,85%	2,40%	30	548.537,11
1-nov-16	30-nov-16	21,99 %	32,99%	28,85%	2,40%	30	548.537,11
1-dic-16	31-dic-16	21,99 %	32,99%	28,85%	2,40%	30	548.537,11
1-ene-17	31-ene-17	22,34 %	33,51%	29,25%	2,44%	30	556.210,39
1-feb-17	28-feb-17	22,34 %	33,51%	29,25%	2,44%	30	556.210,39
1-mar-17	31-mar-17	22,34 %	33,51%	29,25%	2,44%	30	556.210,39
1-abr-17	30-abr-17	22,33 %	33,50%	29,24%	2,44%	30	555.991,53
1-may-17	31-may-17	22,33 %	33,50%	29,24%	2,44%	30	555.991,53



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1-jun-17	30-jun-17	22,33 %	33,50%	29,24%	2,44%	30	555.991,53
1-jul-17	31-jul-17	21,98 %	32,97%	28,84%	2,40%	30	548.317,47
1-ago-17	31-ago-17	21,98 %	32,97%	28,84%	2,40%	30	548.317,47
1-sep-17	30-sep-17	21,98 %	32,97%	28,84%	2,40%	30	548.317,47
1-oct-17	31-oct-17	20,96 %	31,44%	27,65%	2,30%	30	525.793,57
1-nov-17	30-nov-17	20,96 %	31,44%	27,65%	2,30%	30	525.793,57
1-dic-17	31-dic-17	20,96 %	31,44%	27,65%	2,30%	30	525.793,57
1-ene-18	31-ene-18	20,69 %	31,04%	27,34%	2,28%	30	519.791,14
1-feb-18	28-feb-18	21,01 %	31,52%	27,71%	2,31%	30	526.903,27
1-mar-18	31-mar-18	20,68 %	31,02%	27,32%	2,28%	30	519.568,50
1-abr-18	30-abr-18	20,48 %	30,72%	27,09%	2,26%	30	515.110,81
1-may-18	31-may-18	20,44 %	30,66%	27,04%	2,25%	30	514.218,15
1-jun-18	30-jun-18	20,28 %	30,42%	26,86%	2,24%	30	510.643,74
1-jul-18	30-jul-18	20,28 %	30,42%	26,86%	2,24%	30	510.643,74
1-ago-18	31-ago-18	19,94 %	29,91%	26,45%	2,20%	30	503.028,05
1-sep-18	30-sep-18	19,81 %	29,72%	26,30%	2,19%	30	500.108,92
1-oct-18	31-oct-18	19,63 %	29,45%	26,09%	2,17%	30	496.060,41
1-nov-18	30-nov-18	19,49 %	29,24%	25,92%	2,16%	30	492.906,21
1-dic-18	30-dic-18	19,40 %	29,10%	25,82%	2,15%	30	490.876,02
1-ene-19	31-ene-19	19,16 %	28,74%	25,53%	2,13%	30	485.452,67
1-feb-19	28-feb-19	19,70 %	29,55%	26,17%	2,18%	30	497.635,75
1-mar-19	30-mar-19	19,37 %	29,06%	25,78%	2,15%	30	490.198,86
1-abr-19	30-abr-19	19,32 %	28,98%	25,72%	2,14%	30	489.069,78
1-may-19	31-may-19	19,34 %	29,01%	25,74%	2,15%	30	489.521,49
1-jun-19	30-jun-19	19,30 %	28,95%	25,70%	2,14%	30	488.617,98
1-jul-19	31-jul-19	19,28 %	28,92%	25,67%	2,14%	30	488.166,08
1-ago-19	31-ago-19	19,32 %	28,98%	25,72%	2,14%	30	489.069,78
1-sep-19	30-sep-19	19,32 %	28,98%	25,72%	2,14%	30	489.069,78
1-oct-19	31-oct-19	19,10 %	28,65%	25,46%	2,12%	30	484.094,67
1-nov-19	30-nov-19	19,03 %	28,55%	25,38%	2,11%	30	482.509,22
1-dic-19	31-dic-19	18,91 %	28,37%	25,23%	2,10%	30	479.788,55



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1-ene-20	31-ene-20	18,77 %	28,16%	25,07%	2,09%	30	476.610,01
1-feb-20	29-feb-20	19,06 %	28,59%	25,41%	2,12%	30	483.188,84
1-mar-20	31-mar-20	18,95 %	28,43%	25,28%	2,11%	30	480.695,83
1-abr-20	30-abr-20	18,69 %	28,04%	24,97%	2,08%	30	474.791,56
1-may-20	31-may-20	18,19 %	27,29%	24,37%	2,03%	30	463.390,71
1-jun-20	30-jun-20	18,12 %	27,18%	24,29%	2,02%	30	461.789,68
1-jul-20	31-jul-20	18,12 %	27,18%	24,29%	2,02%	30	461.789,68
1-ago-20	31-ago-20	18,29 %	27,44%	24,49%	2,04%	30	465.675,80
1-sep-20	30-sep-20	18,35 %	27,53%	24,56%	2,05%	30	467.045,67
1-oct-20	31-oct-20	18,09 %	27,14%	24,25%	2,02%	30	461.103,16
1-nov-20	30-nov-20	17,84 %	26,76%	23,95%	2,00%	30	455.373,42
1-dic-20	31-dic-20	17,46 %	26,19%	23,49%	1,96%	30	446.634,40
1-ene-21	31-ene-21	17,32 %	25,98%	23,32%	1,94%	30	443.405,63
1-feb-21	28-feb-21	17,54 %	26,31%	23,59%	1,97%	30	448.477,20
1-mar-21	31-mar-21	17,41 %	26,12%	23,43%	1,95%	30	445.481,83
1-abr-21	30-abr-21	17,31 %	25,97%	23,31%	1,94%	30	443.174,82
1-may-21	31-may-21	17,22 %	25,83%	23,20%	1,93%	30	441.096,35
1-jun-21	30-jun-21	17,21 %	25,82%	23,19%	1,93%	30	440.865,29
1-jul-21	31-jul-21	17,18 %	25,77%	23,15%	1,93%	30	440.171,93
1-ago-21	31-ago-21	17,24 %	25,86%	23,22%	1,94%	30	441.558,41
1-sep-21	30-sep-21	17,19 %	25,79%	23,16%	1,93%	30	440.403,08
1-oct-21	31-oct-21	17,08 %	25,62%	23,03%	1,92%	30	437.859,12
1-nov-21	30-nov-21	17,27 %	25,91%	23,26%	1,94%	30	442.251,31
1-dic-21	31-dic-21	17,46 %	26,19%	23,49%	1,96%	30	446.634,40
1-ene-22	31-ene-22	17,66 %	26,49%	23,73%	1,98%	30	451.238,38
1-feb-22	28-feb-22	18,30 %	27,45%	24,50%	2,04%	30	465.904,17
1-mar-22	31-mar-22	18,47 %	27,71%	24,71%	2,06%	30	469.782,75
1-abr-22	30-abr-22	19,05 %	28,58%	25,40%	2,12%	30	482.962,33
1-may-22	31-may-22	19,71 %	29,57%	26,18%	2,18%	30	497.860,70
1-jun-22	30-jun-22	20,40 %	30,60%	27,00%	2,25%	30	513.325,11
1-jul-22	31-jul-22	21,28 %	31,92%	28,02%	2,34%	30	532.885,65



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1-ago-22	31-ago-22	22,21 %	33,32%	29,10%	2,43%	30	553.363,55
1-sep-22	30-sep-22	23,50 %	35,25%	30,58%	2,55%	30	581.445,56
1-oct-22	31-oct-22	24,61 %	36,92%	31,83%	2,65%	30	605.315,90
1-nov-22	30-nov-22	25,78 %	38,67%	33,14%	2,76%	30	630.190,18
1-dic-22	31-dic-22	27,64 %	41,46%	35,19%	2,93%	30	669.146,06
1-ene-23	31-ene-23	28,84 %	43,26%	36,49%	3,04%	30	693.906,80
1-feb-23	28-feb-23	30,18 %	45,27%	37,93%	3,16%	30	721.221,49
1-mar-23	31-mar-23	30,84 %	46,26%	38,63%	3,22%	30	734.547,90
1-abr-23	30-abr-23	31,39 %	47,09%	39,21%	3,27%	30	745.590,22
1-may-23	31-may-23	30,27 %	45,41%	38,03%	3,17%	30	723.043,62
1-jun-23	30-jun-23	29,76 %	44,64%	37,48%	3,12%	30	712.697,65
1-jul-23	25-jul-23	29,36 %	44,04%	37,05%	3,09%	25	587.123,33
			Total Intereses			2671	\$46.187.231,88
			Capital				\$22.817.757,00
			Intereses de Plazo				
		TOTAL: CAPITAL+INTERESES					\$69.004.988,88

Resumen de la liquidación

Título valor	Capital insoluto	Int. Cte	Int. Mora	Total obligación
Pagare 05713136100099265	177.154.247,36	0	307.211.539,64	484.365.787,00
Pagare 05713136100099265	22.817.757.00	0	46.187.231,88	69.004.988,88
Pagare 05713136100099265	2.999.000(cuota Vencida 01/09/2016	0	0	2.999.000
Pagare 05713136100099265	2.999.000(cuota Vencida 01/10/2016	0	0	2.999.000
Pagare 05713136100099265	2.999.000(cuota	0	0	2.999.000



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	Vencida 01/11/2016			
Pagare 05713136100099265	2.999.000(cuota Vencida 01/12/2016	0	0	2.999.000
Pagare 05713136100099265	2.999.000(cuota Vencida 01/01/2017	0	0	2.999.000
Pagare 05713136100099265	2.999.000(cuota Vencida 01/02/2017	0	0	2.999.000
Pagare 05713136100099265	2.999.000(cuota Vencida 01/03/2017	0	0	2.999.000
Pagare 05713136100099265		1.871.925 (01- 09-2016 al 24- 02-2017)		1.871.925
TOTAL	220.965.004.36	1.871.925	353.398.771,52	576.235.700,9

Se aprueba la liquidación del despacho.

NOTIFÍQUESE,

HILIAN EDILSON OVALLE CELIS

Juez

Ndt.