



JUZGADO TERCERO CIVIL DEL CIRCUITO ARMENIA - QUINDIO

Asunto: Resuelve Objeción Liquidación
Proceso: Ejecutivo Singular
Ejecutante: Gloria Monroy Varón
Ejecutado: Michael Tovar Monroy
Radicado: 63001-31-03-003-2021-00153-00

Abril tres (03) de dos mil veinticuatro (2024)

Mediante fijación en lista del 15-03-2024 se corrió traslado de la liquidación del crédito acercada por el mandatario del ejecutado; el día de finalización del término respectivo se recibió intervención de la parte actora realizando pronunciamiento frente al cómputo del crédito, intervención recibida pasado un minuto a la hora de cierre del despacho.

Tal conducta en principio generaría que la intervención se tuviere por presentada al día siguiente, lo que la tornaría extemporánea.

Sin embargo, la corporación de cierre de la especialidad ha defendido la tesis de que tal interpretación incurriría en exceso ritual manifiesto, “(...) *en tanto se estaría dando prevalencia a las formalidades sobre el derecho sustancial, en detrimento del derecho al debido proceso del gestor, al no dar por recibido el memorial enviado por el gestor del amparo a través de su apoderada un (1) minuto después de la hora legalmente establecida ...*”¹

Puestas en este orden las cosas, se atenderá el escrito acercado por la portavoz del actor, frente al que debe resaltarse que, aunque, en estrictez, no se formuló como la objeción prevista en el artículo 446.2 del C.G.P, lo cierto es que su contenido devela ese propósito, pues precisó los errores de la liquidación sometida a traslado acercando una alternativa, de modo que se cumple con el rito pertinente y se abre paso el estudio de la objeción planteada.

Con ese propósito, se tiene que la inconformidad con el estado de cuenta ofrecido por la parte ejecutada radica en que no se incluyó la liquidación de los intereses de mora para determinados períodos, los que procedió a liquidar a una “tasa aproximada” del

¹ STC 13728/2021

2.15%, así como que la liquidación debía realizarse al término de mes, actualizándola periódicamente.

A ese respecto, la objeción planteada no está llamada a la prosperidad, ello en la medida de que los intereses respecto de los períodos que indica haberse omitido no fueron dispuestos en la orden de pago.

En efecto, los ordenamientos allí contenidos marcaron dos períodos de reconocimiento de intereses moratorios a la tasa máxima legal permitida para cada una de las obligaciones ejecutadas, tal como se solicitó en la demanda, a saber:

- i)* Obligación literal A: intereses de mora del 02-11-2017 al 12-03-2020 y del 01-05-2021 hasta el pago total.
- ii)* Obligación literal B: intereses de mora del 21-05-2018 al 12-03-2020 y del 01-05-2021 hasta el pago total.
- iii)* Obligación literal C: intereses de mora del 19-07-2018 al 12-03-2020 y del 01-05-2021 hasta el pago total.
- iv)* Obligación literal D: intereses de mora del 28-12-2018 al 12-03-2020 y del 01-05-2021 hasta el pago total.
- v)* Obligación literal E: intereses de mora del 11-02-2019 al 12-03-2020 y del 01-05-2021 hasta el pago total.

Tal determinación no fue cuestionada por la ejecutante a través de los medios dispuestos a su favor en la codificación procesal, de ahí que se encuentran en firme.

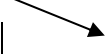
Como puede verse, los períodos de intereses que reclama la objetante no fueron dispuestos en el mandamiento ejecutivo, de modo que no tienen por qué incluirse en la liquidación del crédito, tal como lo hizo la parte ejecutada, de allí que la liquidación alternativa suministrada no es ajustada y no solo por ello, sino porque la tasa utilizada no es la correcta, ya que no puede liquidarse bajo una tasa “aproximada del 2.5%”, sino que debe utilizarse la tasa variable conforme sea certificada por la Superintendencia Financiera.

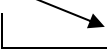
Así las cosas, la objeción a la liquidación del crédito debe ser desestimada.

Frente a la liquidación que ofreció la parte ejecutada, tampoco resulta ajustada, pues la tasa que utilizó supera la máxima legal autorizada y en algunas obligaciones (B, D) inició el cómputo de

intereses desde una fecha incorrecta, lo que conduce a su modificación oficiosa conforme lo autoriza el artículo 446 procedimental, quedando así:

Liquidación Obligación Literal A:

CAPITAL:	\$50,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
							
02-nov-17	30-nov-17	20.96%	31.44%	27.65%	2.30%	29	1,113,753.47
01-dic-17	31-dic-17	20.96%	31.44%	27.65%	2.30%	30	1,152,158.76
01-ene-18	31-ene-18	20.69%	31.04%	27.34%	2.28%	30	1,139,005.78
01-feb-18	28-feb-18	21.01%	31.52%	27.71%	2.31%	30	1,154,590.42
01-mar-18	31-mar-18	20.68%	31.02%	27.32%	2.28%	30	1,138,517.92
01-abr-18	30-abr-18	20.48%	30.72%	27.09%	2.26%	30	1,128,749.89
01-may-18	31-may-18	20.44%	30.66%	27.04%	2.25%	30	1,126,793.82
01-jun-18	30-jun-18	20.28%	30.42%	26.86%	2.24%	30	1,118,961.30
01-jul-18	30-jul-18	20.28%	30.42%	26.86%	2.24%	30	1,118,961.30
01-ago-18	31-ago-18	19.94%	29.91%	26.45%	2.20%	30	1,102,273.22
01-sep-18	30-sep-18	19.81%	29.72%	26.30%	2.19%	30	1,095,876.60
01-oct-18	31-oct-18	19.63%	29.45%	26.09%	2.17%	30	1,087,005.19
01-nov-18	30-nov-18	19.49%	29.24%	25.92%	2.16%	30	1,080,093.47
01-dic-18	30-dic-18	19.40%	29.10%	25.82%	2.15%	30	1,075,644.78
01-ene-19	31-ene-19	19.16%	28.74%	25.53%	2.13%	30	1,063,760.72
01-feb-19	28-feb-19	19.70%	29.55%	26.17%	2.18%	30	1,090,457.20
01-mar-19	30-mar-19	19.37%	29.06%	25.78%	2.15%	30	1,074,160.93
01-abr-19	30-abr-19	19.32%	28.98%	25.72%	2.14%	30	1,071,686.81
01-may-19	31-may-19	19.34%	29.01%	25.74%	2.15%	30	1,072,676.61
01-jun-19	30-jun-19	19.30%	28.95%	25.70%	2.14%	30	1,070,696.78
01-jul-19	31-jul-19	19.28%	28.92%	25.67%	2.14%	30	1,069,706.55
01-ago-19	31-ago-19	19.32%	28.98%	25.72%	2.14%	30	1,071,686.81
01-sep-19	30-sep-19	19.32%	28.98%	25.72%	2.14%	30	1,071,686.81
01-oct-19	31-oct-19	19.10%	28.65%	25.46%	2.12%	30	1,060,784.95
01-nov-19	30-nov-19	19.03%	28.55%	25.38%	2.11%	30	1,057,310.80
01-dic-19	31-dic-19	18.91%	28.37%	25.23%	2.10%	30	1,051,349.07
01-ene-20	31-ene-20	18.77%	28.16%	25.07%	2.09%	30	1,044,384.01
01-feb-20	29-feb-20	19.06%	28.59%	25.41%	2.12%	30	1,058,800.04
01-mar-20	12-mar-20	18.95%	28.43%	25.28%	2.11%	12	421,334.87
			Total Intereses				\$30,982,868.88

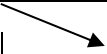
CAPITAL:	\$50,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
							
01-may-21	31-may-21	17.22%	25.83%	23.20%	1.93%	30	966,563.79
01-jun-21	30-jun-21	17.21%	25.82%	23.19%	1.93%	30	966,057.46
01-jul-21	31-jul-21	17.18%	25.77%	23.15%	1.93%	30	964,538.13
01-ago-21	31-ago-21	17.24%	25.86%	23.22%	1.94%	30	967,576.29
01-sep-21	30-sep-21	17.19%	25.79%	23.16%	1.93%	30	965,044.63
01-oct-21	31-oct-21	17.08%	25.62%	23.03%	1.92%	30	959,470.11
01-nov-21	30-nov-21	17.27%	25.91%	23.26%	1.94%	30	969,094.62

01-dic-21	31-dic-21	17.46%	26.19%	23.49%	1.96%	30	978,699.17
01-ene-22	31-ene-22	17.66%	26.49%	23.73%	1.98%	30	988,787.78
01-feb-22	28-feb-22	18.30%	27.45%	24.50%	2.04%	30	1,020,924.56
01-mar-22	31-mar-22	18.47%	27.71%	24.71%	2.06%	30	1,029,423.60
01-abr-22	30-abr-22	19.05%	28.58%	25.40%	2.12%	30	1,058,303.68
01-may-22	31-may-22	19.71%	29.57%	26.18%	2.18%	30	1,090,950.13
01-jun-22	30-jun-22	20.40%	30.60%	27.00%	2.25%	30	1,124,836.93
01-jul-22	31-jul-22	21.28%	31.92%	28.02%	2.34%	30	1,167,699.46
01-ago-22	31-ago-22	22.21%	33.32%	29.10%	2.43%	30	1,212,572.18
01-sep-22	30-sep-22	23.50%	35.25%	30.58%	2.55%	30	1,274,107.61
01-oct-22	31-oct-22	24.61%	36.92%	31.83%	2.65%	30	1,326,414.11
01-nov-22	30-nov-22	25.78%	38.67%	33.14%	2.76%	30	1,380,920.52
01-dic-22	31-dic-22	27.64%	41.46%	35.19%	2.93%	30	1,466,283.60
01-ene-23	31-ene-23	28.84%	43.26%	36.49%	3.04%	30	1,520,541.22
01-feb-23	28-feb-23	30.18%	45.27%	37.93%	3.16%	30	1,580,395.25
01-mar-23	31-mar-23	30.84%	46.26%	38.63%	3.22%	30	1,609,597.07
01-abr-23	30-abr-23	31.39%	47.09%	39.21%	3.27%	30	1,633,793.84
01-may-23	30-may-23	30.27%	45.41%	38.03%	3.17%	30	1,584,388.04
01-jun-23	30-jun-23	29.76%	44.64%	37.48%	3.12%	30	1,561,717.14
01-jul-23	31-jul-23	29.36%	44.04%	37.05%	3.09%	30	1,543,859.01
01-ago-23	31-ago-23	28.75%	43.13%	36.40%	3.03%	30	1,516,493.63
01-sep-23	30-sep-23	28.03%	42.05%	35.62%	2.97%	30	1,483,986.40
01-oct-23	31-oct-23	26.53%	39.80%	33.97%	2.83%	30	1,415,528.89
01-nov-23	30-nov-23	25.52%	38.28%	32.85%	2.74%	30	1,368,862.85
01-dic-23	31-dic-23	25.04%	37.56%	32.32%	2.69%	30	1,346,520.42
01-ene-24	30-ene-24	23.32%	34.98%	30.37%	2.53%	30	1,265,569.90
01-feb-24	29-feb-24	23.31%	34.97%	30.36%	2.53%	30	1,265,095.13
01-mar-24	30-mar-24	22.20%	33.30%	29.09%	2.42%	30	1,212,091.97
01-abr-24	02-abr-24	22.06%	33.09%	28.93%	2.41%	2	80,357.59
				Total Intereses			\$43,867,066.71

Intereses de plazo: \$4.000.000

Total obligación literal A: \$128.849.935.59

Liquidación obligación literal B:

CAPITAL:	\$70,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
							
21-may-18	31-may-18	20.44%	30.66%	27.04%	2.25%	10	525,837.12
01-jun-18	30-jun-18	20.28%	30.42%	26.86%	2.24%	30	1,566,545.81
01-jul-18	30-jul-18	20.28%	30.42%	26.86%	2.24%	30	1,566,545.81
01-ago-18	31-ago-18	19.94%	29.91%	26.45%	2.20%	30	1,543,182.50
01-sep-18	30-sep-18	19.81%	29.72%	26.30%	2.19%	30	1,534,227.25
01-oct-18	31-oct-18	19.63%	29.45%	26.09%	2.17%	30	1,521,807.27
01-nov-18	30-nov-18	19.49%	29.24%	25.92%	2.16%	30	1,512,130.85
01-dic-18	30-dic-18	19.40%	29.10%	25.82%	2.15%	30	1,505,902.69
01-ene-19	31-ene-19	19.16%	28.74%	25.53%	2.13%	30	1,489,265.01
01-feb-19	28-feb-19	19.70%	29.55%	26.17%	2.18%	30	1,526,640.08
01-mar-19	30-mar-19	19.37%	29.06%	25.78%	2.15%	30	1,503,825.31
01-abr-19	30-abr-19	19.32%	28.98%	25.72%	2.14%	30	1,500,361.53
01-may-19	31-may-19	19.34%	29.01%	25.74%	2.15%	30	1,501,747.26
01-jun-19	30-jun-19	19.30%	28.95%	25.70%	2.14%	30	1,498,975.50
01-jul-19	31-jul-19	19.28%	28.92%	25.67%	2.14%	30	1,497,589.17
01-ago-19	31-ago-19	19.32%	28.98%	25.72%	2.14%	30	1,500,361.53
01-sep-19	30-sep-19	19.32%	28.98%	25.72%	2.14%	30	1,500,361.53

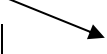
01-oct-19	31-oct-19	19.10%	28.65%	25.46%	2.12%	30	1,485,098.93
01-nov-19	30-nov-19	19.03%	28.55%	25.38%	2.11%	30	1,480,235.13
01-dic-19	31-dic-19	18.91%	28.37%	25.23%	2.10%	30	1,471,888.69
01-ene-20	31-ene-20	18.77%	28.16%	25.07%	2.09%	30	1,462,137.62
01-feb-20	29-feb-20	19.06%	28.59%	25.41%	2.12%	30	1,482,320.06
01-mar-20	12-mar-20	18.95%	28.43%	25.28%	2.11%	12	589,868.81
				Total Intereses			\$32,766,855.45

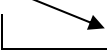
CAPITAL:	\$70,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
01-may-21	31-may-21	17.22%	25.83%	23.20%	1.93%	30	1,353,189.30
01-jun-21	30-jun-21	17.21%	25.82%	23.19%	1.93%	30	1,352,480.44
01-jul-21	31-jul-21	17.18%	25.77%	23.15%	1.93%	30	1,350,353.38
01-ago-21	31-ago-21	17.24%	25.86%	23.22%	1.94%	30	1,354,606.80
01-sep-21	30-sep-21	17.19%	25.79%	23.16%	1.93%	30	1,351,062.48
01-oct-21	31-oct-21	17.08%	25.62%	23.03%	1.92%	30	1,343,258.15
01-nov-21	30-nov-21	17.27%	25.91%	23.26%	1.94%	30	1,356,732.46
01-dic-21	31-dic-21	17.46%	26.19%	23.49%	1.96%	30	1,370,178.84
01-ene-22	31-ene-22	17.66%	26.49%	23.73%	1.98%	30	1,384,302.89
01-feb-22	28-feb-22	18.30%	27.45%	24.50%	2.04%	30	1,429,294.39
01-mar-22	31-mar-22	18.47%	27.71%	24.71%	2.06%	30	1,441,193.04
01-abr-22	30-abr-22	19.05%	28.58%	25.40%	2.12%	30	1,481,625.16
01-may-22	31-may-22	19.71%	29.57%	26.18%	2.18%	30	1,527,330.19
01-jun-22	30-jun-22	20.40%	30.60%	27.00%	2.25%	30	1,574,771.70
01-jul-22	31-jul-22	21.28%	31.92%	28.02%	2.34%	30	1,634,779.25
01-ago-22	31-ago-22	22.21%	33.32%	29.10%	2.43%	30	1,697,601.06
01-sep-22	30-sep-22	23.50%	35.25%	30.58%	2.55%	30	1,783,750.65
01-oct-22	31-oct-22	24.61%	36.92%	31.83%	2.65%	30	1,856,979.75
01-nov-22	30-nov-22	25.78%	38.67%	33.14%	2.76%	30	1,933,288.73
01-dic-22	31-dic-22	27.64%	41.46%	35.19%	2.93%	30	2,052,797.04
01-ene-23	31-ene-23	28.84%	43.26%	36.49%	3.04%	30	2,128,757.70
01-feb-23	28-feb-23	30.18%	45.27%	37.93%	3.16%	30	2,212,553.35
01-mar-23	31-mar-23	30.84%	46.26%	38.63%	3.22%	30	2,253,435.90
01-abr-23	30-abr-23	31.39%	47.09%	39.21%	3.27%	30	2,287,311.38
01-may-23	30-may-23	30.27%	45.41%	38.03%	3.17%	30	2,218,143.25
01-jun-23	30-jun-23	29.76%	44.64%	37.48%	3.12%	30	2,186,404.00
01-jul-23	31-jul-23	29.36%	44.04%	37.05%	3.09%	30	2,161,402.61
01-ago-23	31-ago-23	28.75%	43.13%	36.40%	3.03%	30	2,123,091.09
01-sep-23	30-sep-23	28.03%	42.05%	35.62%	2.97%	30	2,077,580.96
01-oct-23	31-oct-23	26.53%	39.80%	33.97%	2.83%	30	1,981,740.44
01-nov-23	30-nov-23	25.52%	38.28%	32.85%	2.74%	30	1,916,408.00
01-dic-23	31-dic-23	25.04%	37.56%	32.32%	2.69%	30	1,885,128.59
01-ene-24	30-ene-24	23.32%	34.98%	30.37%	2.53%	30	1,771,797.86
01-feb-24	29-feb-24	23.31%	34.97%	30.36%	2.53%	30	1,771,133.18
01-mar-24	30-mar-24	22.20%	33.30%	29.09%	2.42%	30	1,696,928.76
01-abr-24	02-abr-24	22.06%	33.09%	28.93%	2.41%	2	112,500.63
				Total Intereses			\$61,413,893.39

Intereses de plazo: \$5.600.000

Total obligación literal B: \$169.780.748.84

Liquidación obligación literal C:

CAPITAL:	\$15,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
							
19-jul-18	30-jul-18	20.28%	30.42%	26.86%	2.24%	12	134,275.36
01-ago-18	31-ago-18	19.94%	29.91%	26.45%	2.20%	30	330,681.96
01-sep-18	30-sep-18	19.81%	29.72%	26.30%	2.19%	30	328,762.98
01-oct-18	31-oct-18	19.63%	29.45%	26.09%	2.17%	30	326,101.56
01-nov-18	30-nov-18	19.49%	29.24%	25.92%	2.16%	30	324,028.04
01-dic-18	30-dic-18	19.40%	29.10%	25.82%	2.15%	30	322,693.43
01-ene-19	31-ene-19	19.16%	28.74%	25.53%	2.13%	30	319,128.22
01-feb-19	28-feb-19	19.70%	29.55%	26.17%	2.18%	30	327,137.16
01-mar-19	30-mar-19	19.37%	29.06%	25.78%	2.15%	30	322,248.28
01-abr-19	30-abr-19	19.32%	28.98%	25.72%	2.14%	30	321,506.04
01-may-19	31-may-19	19.34%	29.01%	25.74%	2.15%	30	321,802.98
01-jun-19	30-jun-19	19.30%	28.95%	25.70%	2.14%	30	321,209.04
01-jul-19	31-jul-19	19.28%	28.92%	25.67%	2.14%	30	320,911.97
01-ago-19	31-ago-19	19.32%	28.98%	25.72%	2.14%	30	321,506.04
01-sep-19	30-sep-19	19.32%	28.98%	25.72%	2.14%	30	321,506.04
01-oct-19	31-oct-19	19.10%	28.65%	25.46%	2.12%	30	318,235.49
01-nov-19	30-nov-19	19.03%	28.55%	25.38%	2.11%	30	317,193.24
01-dic-19	31-dic-19	18.91%	28.37%	25.23%	2.10%	30	315,404.72
01-ene-20	31-ene-20	18.77%	28.16%	25.07%	2.09%	30	313,315.20
01-feb-20	29-feb-20	19.06%	28.59%	25.41%	2.12%	30	317,640.01
01-mar-20	12-mar-20	18.95%	28.43%	25.28%	2.11%	12	126,400.46
			Total Intereses				\$6,371,688.22

CAPITAL:	\$15,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
							
01-may-21	31-may-21	17.22%	25.83%	23.20%	1.93%	30	289,969.14
01-jun-21	30-jun-21	17.21%	25.82%	23.19%	1.93%	30	289,817.24
01-jul-21	31-jul-21	17.18%	25.77%	23.15%	1.93%	30	289,361.44
01-ago-21	31-ago-21	17.24%	25.86%	23.22%	1.94%	30	290,272.89
01-sep-21	30-sep-21	17.19%	25.79%	23.16%	1.93%	30	289,513.39
01-oct-21	31-oct-21	17.08%	25.62%	23.03%	1.92%	30	287,841.03
01-nov-21	30-nov-21	17.27%	25.91%	23.26%	1.94%	30	290,728.38
01-dic-21	31-dic-21	17.46%	26.19%	23.49%	1.96%	30	293,609.75
01-ene-22	31-ene-22	17.66%	26.49%	23.73%	1.98%	30	296,636.33
01-feb-22	28-feb-22	18.30%	27.45%	24.50%	2.04%	30	306,277.37
01-mar-22	31-mar-22	18.47%	27.71%	24.71%	2.06%	30	308,827.08
01-abr-22	30-abr-22	19.05%	28.58%	25.40%	2.12%	30	317,491.10
01-may-22	31-may-22	19.71%	29.57%	26.18%	2.18%	30	327,285.04
01-jun-22	30-jun-22	20.40%	30.60%	27.00%	2.25%	30	337,451.08
01-jul-22	31-jul-22	21.28%	31.92%	28.02%	2.34%	30	350,309.84
01-ago-22	31-ago-22	22.21%	33.32%	29.10%	2.43%	30	363,771.65
01-sep-22	30-sep-22	23.50%	35.25%	30.58%	2.55%	30	382,232.28
01-oct-22	31-oct-22	24.61%	36.92%	31.83%	2.65%	30	397,924.23
01-nov-22	30-nov-22	25.78%	38.67%	33.14%	2.76%	30	414,276.16
01-dic-22	31-dic-22	27.64%	41.46%	35.19%	2.93%	30	439,885.08
01-ene-23	31-ene-23	28.84%	43.26%	36.49%	3.04%	30	456,162.36
01-feb-23	28-feb-23	30.18%	45.27%	37.93%	3.16%	30	474,118.57
01-mar-23	31-mar-23	30.84%	46.26%	38.63%	3.22%	30	482,879.12

01-abr-23	30-abr-23	31.39%	47.09%	39.21%	3.27%	30	490,138.15
01-may-23	30-may-23	30.27%	45.41%	38.03%	3.17%	30	475,316.41
01-jun-23	30-jun-23	29.76%	44.64%	37.48%	3.12%	30	468,515.14
01-jul-23	31-jul-23	29.36%	44.04%	37.05%	3.09%	30	463,157.70
01-ago-23	31-ago-23	28.75%	43.13%	36.40%	3.03%	30	454,948.09
01-sep-23	30-sep-23	28.03%	42.05%	35.62%	2.97%	30	445,195.92
01-oct-23	31-oct-23	26.53%	39.80%	33.97%	2.83%	30	424,658.67
01-nov-23	30-nov-23	25.52%	38.28%	32.85%	2.74%	30	410,658.86
01-dic-23	31-dic-23	25.04%	37.56%	32.32%	2.69%	30	403,956.13
01-ene-24	30-ene-24	23.32%	34.98%	30.37%	2.53%	30	379,670.97
01-feb-24	29-feb-24	23.31%	34.97%	30.36%	2.53%	30	379,528.54
01-mar-24	30-mar-24	22.20%	33.30%	29.09%	2.42%	30	363,627.59
01-abr-24	02-abr-24	22.06%	33.09%	28.93%	2.41%	2	24,107.28
				Total Intereses			\$13,160,120.01

Intereses de plazo: \$1.200.000

Total obligación literal C: \$35.731.808.23

Liquidación obligación literal D:

CAPITAL:	\$75,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
28-dic-18	30-dic-18	19.40%	29.10%	25.82%	2.15%	3	161,346.72
01-ene-19	31-ene-19	19.16%	28.74%	25.53%	2.13%	30	1,595,641.09
01-feb-19	28-feb-19	19.70%	29.55%	26.17%	2.18%	30	1,635,685.80
01-mar-19	30-mar-19	19.37%	29.06%	25.78%	2.15%	30	1,611,241.40
01-abr-19	30-abr-19	19.32%	28.98%	25.72%	2.14%	30	1,607,530.21
01-may-19	31-may-19	19.34%	29.01%	25.74%	2.15%	30	1,609,014.92
01-jun-19	30-jun-19	19.30%	28.95%	25.70%	2.14%	30	1,606,045.18
01-jul-19	31-jul-19	19.28%	28.92%	25.67%	2.14%	30	1,604,559.83
01-ago-19	31-ago-19	19.32%	28.98%	25.72%	2.14%	30	1,607,530.21
01-sep-19	30-sep-19	19.32%	28.98%	25.72%	2.14%	30	1,607,530.21
01-oct-19	31-oct-19	19.10%	28.65%	25.46%	2.12%	30	1,591,177.43
01-nov-19	30-nov-19	19.03%	28.55%	25.38%	2.11%	30	1,585,966.21
01-dic-19	31-dic-19	18.91%	28.37%	25.23%	2.10%	30	1,577,023.60
01-ene-20	31-ene-20	18.77%	28.16%	25.07%	2.09%	30	1,566,576.02
01-feb-20	29-feb-20	19.06%	28.59%	25.41%	2.12%	30	1,588,200.06
01-mar-20	12-mar-20	18.95%	28.43%	25.28%	2.11%	12	632,002.30
				Total Intereses			\$23,187,071.17

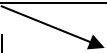
CAPITAL:	\$75,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
01-may-21	31-may-21	17.22%	25.83%	23.20%	1.93%	30	1,449,845.68
01-jun-21	30-jun-21	17.21%	25.82%	23.19%	1.93%	30	1,449,086.19
01-jul-21	31-jul-21	17.18%	25.77%	23.15%	1.93%	30	1,446,807.20
01-ago-21	31-ago-21	17.24%	25.86%	23.22%	1.94%	30	1,451,364.43

01-sep-21	30-sep-21	17.19%	25.79%	23.16%	1.93%	30	1,447,566.94
01-oct-21	31-oct-21	17.08%	25.62%	23.03%	1.92%	30	1,439,205.16
01-nov-21	30-nov-21	17.27%	25.91%	23.26%	1.94%	30	1,453,641.92
01-dic-21	31-dic-21	17.46%	26.19%	23.49%	1.96%	30	1,468,048.76
01-ene-22	31-ene-22	17.66%	26.49%	23.73%	1.98%	30	1,483,181.67
01-feb-22	28-feb-22	18.30%	27.45%	24.50%	2.04%	30	1,531,386.85
01-mar-22	31-mar-22	18.47%	27.71%	24.71%	2.06%	30	1,544,135.40
01-abr-22	30-abr-22	19.05%	28.58%	25.40%	2.12%	30	1,587,455.52
01-may-22	31-may-22	19.71%	29.57%	26.18%	2.18%	30	1,636,425.20
01-jun-22	30-jun-22	20.40%	30.60%	27.00%	2.25%	30	1,687,255.39
01-jul-22	31-jul-22	21.28%	31.92%	28.02%	2.34%	30	1,751,549.20
01-ago-22	31-ago-22	22.21%	33.32%	29.10%	2.43%	30	1,818,858.27
01-sep-22	30-sep-22	23.50%	35.25%	30.58%	2.55%	30	1,911,161.41
01-oct-22	31-oct-22	24.61%	36.92%	31.83%	2.65%	30	1,989,621.16
01-nov-22	30-nov-22	25.78%	38.67%	33.14%	2.76%	30	2,071,380.78
01-dic-22	31-dic-22	27.64%	41.46%	35.19%	2.93%	30	2,199,425.40
01-ene-23	31-ene-23	28.84%	43.26%	36.49%	3.04%	30	2,280,811.82
01-feb-23	28-feb-23	30.18%	45.27%	37.93%	3.16%	30	2,370,592.87
01-mar-23	31-mar-23	30.84%	46.26%	38.63%	3.22%	30	2,414,395.60
01-abr-23	30-abr-23	31.39%	47.09%	39.21%	3.27%	30	2,450,690.76
01-may-23	30-may-23	30.27%	45.41%	38.03%	3.17%	30	2,376,582.06
01-jun-23	30-jun-23	29.76%	44.64%	37.48%	3.12%	30	2,342,575.72
01-jul-23	31-jul-23	29.36%	44.04%	37.05%	3.09%	30	2,315,788.51
01-ago-23	31-ago-23	28.75%	43.13%	36.40%	3.03%	30	2,274,740.45
01-sep-23	30-sep-23	28.03%	42.05%	35.62%	2.97%	30	2,225,979.60
01-oct-23	31-oct-23	26.53%	39.80%	33.97%	2.83%	30	2,123,293.33
01-nov-23	30-nov-23	25.52%	38.28%	32.85%	2.74%	30	2,053,294.28
01-dic-23	31-dic-23	25.04%	37.56%	32.32%	2.69%	30	2,019,780.63
01-ene-24	30-ene-24	23.32%	34.98%	30.37%	2.53%	30	1,898,354.86
01-feb-24	29-feb-24	23.31%	34.97%	30.36%	2.53%	30	1,897,642.69
01-mar-24	30-mar-24	22.20%	33.30%	29.09%	2.42%	30	1,818,137.96
01-abr-24	02-abr-24	22.06%	33.09%	28.93%	2.41%	2	120,536.38
			Total Intereses				\$65,800,600.06

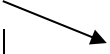
Intereses de plazo: \$6.000.000

Total obligación literal D: \$169.987.671.23

Liquidación obligación literal E:

CAPITAL:	\$50,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
							
11-feb-19	28-feb-19	19.70%	29.55%	26.17%	2.18%	20	726,971.47
01-mar-19	30-mar-19	19.37%	29.06%	25.78%	2.15%	30	1,074,160.93
01-abr-19	30-abr-19	19.32%	28.98%	25.72%	2.14%	30	1,071,686.81
01-may-19	31-may-19	19.34%	29.01%	25.74%	2.15%	30	1,072,676.61
01-jun-19	30-jun-19	19.30%	28.95%	25.70%	2.14%	30	1,070,696.78
01-jul-19	31-jul-19	19.28%	28.92%	25.67%	2.14%	30	1,069,706.55
01-ago-19	31-ago-19	19.32%	28.98%	25.72%	2.14%	30	1,071,686.81
01-sep-19	30-sep-19	19.32%	28.98%	25.72%	2.14%	30	1,071,686.81
01-oct-19	31-oct-19	19.10%	28.65%	25.46%	2.12%	30	1,060,784.95
01-nov-19	30-nov-19	19.03%	28.55%	25.38%	2.11%	30	1,057,310.80
01-dic-19	31-dic-19	18.91%	28.37%	25.23%	2.10%	30	1,051,349.07
01-ene-20	31-ene-20	18.77%	28.16%	25.07%	2.09%	30	1,044,384.01
01-feb-20	29-feb-20	19.06%	28.59%	25.41%	2.12%	30	1,058,800.04
01-mar-20	12-mar-20	18.95%	28.43%	25.28%	2.11%	12	421,334.87

				Total Intereses		\$13,923,236.51
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CAPITAL:	\$50,000,000.00						
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	nominal efectiva	Nominal Mensual	DÍAS	INTERESES
							
01-may-21	31-may-21	17.22%	25.83%	23.20%	1.93%	30	966,563.79
01-jun-21	30-jun-21	17.21%	25.82%	23.19%	1.93%	30	966,057.46
01-jul-21	31-jul-21	17.18%	25.77%	23.15%	1.93%	30	964,538.13
01-ago-21	31-ago-21	17.24%	25.86%	23.22%	1.94%	30	967,576.29
01-sep-21	30-sep-21	17.19%	25.79%	23.16%	1.93%	30	965,044.63
01-oct-21	31-oct-21	17.08%	25.62%	23.03%	1.92%	30	959,470.11
01-nov-21	30-nov-21	17.27%	25.91%	23.26%	1.94%	30	969,094.62
01-dic-21	31-dic-21	17.46%	26.19%	23.49%	1.96%	30	978,699.17
01-ene-22	31-ene-22	17.66%	26.49%	23.73%	1.98%	30	988,787.78
01-feb-22	28-feb-22	18.30%	27.45%	24.50%	2.04%	30	1,020,924.56
01-mar-22	31-mar-22	18.47%	27.71%	24.71%	2.06%	30	1,029,423.60
01-abr-22	30-abr-22	19.05%	28.58%	25.40%	2.12%	30	1,058,303.68
01-may-22	31-may-22	19.71%	29.57%	26.18%	2.18%	30	1,090,950.13
01-jun-22	30-jun-22	20.40%	30.60%	27.00%	2.25%	30	1,124,836.93
01-jul-22	31-jul-22	21.28%	31.92%	28.02%	2.34%	30	1,167,699.46
01-ago-22	31-ago-22	22.21%	33.32%	29.10%	2.43%	30	1,212,572.18
01-sep-22	30-sep-22	23.50%	35.25%	30.58%	2.55%	30	1,274,107.61
01-oct-22	31-oct-22	24.61%	36.92%	31.83%	2.65%	30	1,326,414.11
01-nov-22	30-nov-22	25.78%	38.67%	33.14%	2.76%	30	1,380,920.52
01-dic-22	31-dic-22	27.64%	41.46%	35.19%	2.93%	30	1,466,283.60
01-ene-23	31-ene-23	28.84%	43.26%	36.49%	3.04%	30	1,520,541.22
01-feb-23	28-feb-23	30.18%	45.27%	37.93%	3.16%	30	1,580,395.25
01-mar-23	31-mar-23	30.84%	46.26%	38.63%	3.22%	30	1,609,597.07
01-abr-23	30-abr-23	31.39%	47.09%	39.21%	3.27%	30	1,633,793.84
01-may-23	30-may-23	30.27%	45.41%	38.03%	3.17%	30	1,584,388.04
01-jun-23	30-jun-23	29.76%	44.64%	37.48%	3.12%	30	1,561,717.14
01-jul-23	31-jul-23	29.36%	44.04%	37.05%	3.09%	30	1,543,859.01
01-ago-23	31-ago-23	28.75%	43.13%	36.40%	3.03%	30	1,516,493.63
01-sep-23	30-sep-23	28.03%	42.05%	35.62%	2.97%	30	1,483,986.40
01-oct-23	31-oct-23	26.53%	39.80%	33.97%	2.83%	30	1,415,528.89
01-nov-23	30-nov-23	25.52%	38.28%	32.85%	2.74%	30	1,368,862.85
01-dic-23	31-dic-23	25.04%	37.56%	32.32%	2.69%	30	1,346,520.42
01-ene-24	30-ene-24	23.32%	34.98%	30.37%	2.53%	30	1,265,569.90
01-feb-24	29-feb-24	23.31%	34.97%	30.36%	2.53%	30	1,265,095.13
01-mar-24	30-mar-24	22.20%	33.30%	29.09%	2.42%	30	1,212,091.97
01-abr-24	02-abr-24	22.06%	33.09%	28.93%	2.41%	2	80,357.59
			Total Intereses				\$43,867,066.71

Intereses de plazo: \$4.000.000

Total obligación literal E: \$111.790.303.22

Por lo expuesto, el Juzgado Tercero Civil del Circuito de Armenia,

RESUELVE

PRIMERO: DESESTIMAR la objeción a la liquidación del crédito formulada por la parte ejecutante.

SEGUNDO: MODIFICAR la liquidación del crédito suministrada por la parte ejecutada y en consecuencia APROBAR la elaborada por el despacho.

NOTIFÍQUESE Y CÚMPLASE

A handwritten signature in black ink, appearing to read 'Iván Darío López Guzmán', is centered above the printed name.

**IVÁN DARÍO LÓPEZ GUZMÁN
JUEZ**

[Estado #48 del 03-04-2024](#)