

*Sandra Cristina Polanía Álvarez*  
*Abogada Especializada*  
*Universidad Santo Tomás/Externado De Colombia*

**Señor**

**JUEZ TERCERO DE PEQUEÑAS CAUSAS Y COMPETENCIAS  
MULTIPLES DE NEIVA (H).**

**E. S. D.**

**REF. PROCESO EJECUTIVO INSTAURADO POR EL BANCO  
BOGOTÁ S.A. contra WILLIAM PANESSO GONZALEZ.**

**RAD. 2019-547.**

**SANDRA CRISTINA POLANIA ALVAREZ**, en mi calidad de apoderada dentro del proceso de la referencia, respetuosamente por medio de la presente me permito allegar la liquidación del crédito de las obligaciones perseguidas dentro del proceso al corte del 15 de OCTUBRE de 2021.

Del señor Juez,

**SANDRA CRISTINA POLANIA ALVAREZ**  
**C.C. 36.171.652 de Neiva**  
**T.P. 53.361 del C.S. de la J.**

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**LIQUIDACIÓN DE CRÉDITO**  
Neiva - Huila 15 Octubre 2021

Deudor: **WILLIAM PANESSO GONZALEZ**  
Pagare: **358015158**

Identificación: **80240640**  
**INSTRUCCIÓN**

Tasa efectiva anual pactada, a nominal >>>   
Tasa nominal mensual pactada >>>   
Resultado tasa pactada o pedida >: Máxima

| VIGENCIA  |                  | Brio. Cte.    | Máxima Autorizada | TASA         | Capitales              | LIQUIDACIÓN DEL CRÉDITO |             |                      | A B O N O S         | Saldo Intereses      | Saldo de Capital más Intereses |
|---|------------------|---------------|-------------------|--------------|------------------------|-------------------------|-------------|----------------------|---------------------|----------------------|--------------------------------|
| DESDE   | HASTA            | T. Efectiva   | Nominal Mensual   | FINAL        | Cuotas u otros         | CAPITAL                 | DÍAS        | INTERESES            |                     |                      |                                |
|   |                  |               | 0.00%             | 0.00%        |                        | 1,123,938.00            |             | 0.00                 |                     | 0.00                 | 1,123,938.00                   |
|   |                  |               |                   |              |                        | 1,123,938.00            |             | 0.00                 |                     | 0.00                 | 1,123,938.00                   |
| 01-feb-18   | 28-feb-18        | 21.01%        | 2.31%             | 2.31%        |                        | 1,123,938.00            | 9           | 7,786.13             | 3,226,000.00        | -3,218,213.87        | -2,094,275.87                  |
| 01-mar-18   | 31-mar-18        | 20.68%        | 2.28%             | 2.28%        | 1,144,272.00           | 2,268,210.00            | 30          | 51,647.95            |                     | 51,647.95            | 2,319,857.95                   |
| 01-abr-18   | 30-abr-18        | 20.48%        | 2.26%             | 2.26%        | 1,164,973.00           | 3,433,183.00            | 30          | 77,504.10            |                     | 129,152.05           | 3,562,335.05                   |
| 01-may-18   | 31-may-18        | 20.44%        | 2.25%             | 2.25%        | 1,186,500.00           | 4,619,683.00            | 30          | 104,108.61           |                     | 233,260.66           | 4,852,943.66                   |
| 01-jun-18   | 30-jun-18        | 20.28%        | 2.24%             | 2.24%        | 1,207,507.00           | 5,827,190.00            | 30          | 130,408.00           |                     | 363,668.66           | 6,190,858.66                   |
| 01-jul-18   | 31-jul-18        | 20.03%        | 2.21%             | 2.21%        | 1,229,354.00           | 7,056,544.00            | 30          | 156,189.05           |                     | 519,857.71           | 7,576,401.71                   |
| 01-ago-18   | 31-ago-18        | 19.94%        | 2.20%             | 2.20%        | 1,251,595.00           | 8,308,139.00            | 30          | 183,156.78           |                     | 546,825.44           | 8,854,964.44                   |
| 01-sep-18   | 30-sep-18        | 19.81%        | 2.19%             | 2.19%        | 1,274,238.00           | 9,582,377.00            | 30          | 210,022.06           |                     | 756,847.50           | 10,339,224.50                  |
| 01-oct-18   | 31-oct-18        | 19.63%        | 2.17%             | 2.17%        | 1,297,291.00           | 10,879,668.00           | 30          | 236,525.11           |                     | 993,372.61           | 11,873,040.61                  |
| 01-nov-18   | 30-nov-18        | 19.49%        | 2.16%             | 2.16%        | 1,320,761.00           | 12,200,429.00           | 30          | 263,552.07           |                     | 1,256,924.68         | 13,457,353.68                  |
| 01-dic-18   | 31-dic-18        | 19.40%        | 2.15%             | 2.15%        | 1,344,656.00           | 13,545,085.00           | 30          | 291,394.00           |                     | 1,548,318.68         | 15,093,403.68                  |
| 01-ene-19   | 31-ene-19        | 19.16%        | 2.13%             | 2.13%        | 1,368,983.00           | 14,914,068.00           | 30          | 317,300.00           |                     | 1,865,618.68         | 16,779,686.68                  |
| 01-feb-19   | 28-feb-19        | 19.70%        | 2.18%             | 2.18%        | 1,393,750.00           | 16,307,818.00           | 30          | 355,659.55           |                     | 2,221,278.23         | 18,529,096.23                  |
| 01-mar-19   | 31-mar-19        | 19.37%        | 2.15%             | 2.15%        | 1,418,966.00           | 17,726,784.00           | 30          | 380,828.38           |                     | 2,602,106.60         | 20,328,890.60                  |
| 01-abr-19   | 30-abr-19        | 19.32%        | 2.14%             | 2.14%        | 1,444,637.00           | 19,171,421.00           | 30          | 410,915.18           |                     | 3,013,021.78         | 22,184,442.78                  |
| 01-may-19   | 31-may-19        | 19.34%        | 2.15%             | 2.15%        | 1,470,773.00           | 20,642,194.00           | 30          | 442,847.98           |                     | 3,455,869.76         | 24,098,063.76                  |
| 01-jun-19   | 30-jun-19        | 19.30%        | 2.14%             | 2.14%        | 1,497,382.00           | 22,139,576.00           | 30          | 474,095.46           |                     | 3,929,965.21         | 26,069,541.21                  |
| 01-jul-19   | 31-jul-19        | 19.28%        | 2.14%             | 2.14%        | 1,524,462.00           | 23,664,038.00           | 30          | 506,271.53           |                     | 4,436,236.74         | 28,100,274.74                  |
| 01-ago-19   | 31-ago-19        | 19.32%        | 2.14%             | 2.14%        |                        | 23,664,038.00           | 30          | 507,208.75           |                     | 4,943,445.49         | 28,607,483.49                  |
| 01-sep-19   | 30-sep-19        | 19.32%        | 2.14%             | 2.14%        |                        | 23,664,038.00           | 30          | 507,208.75           |                     | 5,450,654.24         | 29,114,692.24                  |
| <b>01-oct-19</b>                                    | <b>31-oct-19</b> | <b>19.10%</b> | <b>2.12%</b>      | <b>2.12%</b> |                        | <b>11,832,242.00</b>    | <b>30</b>   | <b>251,029.29</b>    |                     | <b>5,701,683.52</b>  | <b>17,533,925.52</b>           |
| 01-nov-19   | 30-nov-19        | 19.03%        | 2.11%             | 2.11%        |                        | 11,832,242.00           | 30          | 250,207.15           | 746,231.00          | 5,205,659.67         | 17,037,901.67                  |
| 01-dic-19   | 31-dic-19        | 18.91%        | 2.10%             | 2.10%        |                        | 11,832,242.00           | 30          | 248,796.33           |                     | 5,454,456.00         | 17,286,698.00                  |
| 01-ene-20   | 31-ene-20        | 18.77%        | 2.09%             | 2.09%        |                        | 11,832,242.00           | 30          | 247,187.36           |                     | 5,701,643.36         | 17,533,885.36                  |
| 01-feb-20   | 29-feb-20        | 19.06%        | 2.12%             | 2.12%        |                        | 11,832,242.00           | 30          | 250,559.57           |                     | 5,952,202.93         | 17,784,444.93                  |
| 01-mar-20   | 31-mar-20        | 18.95%        | 2.11%             | 2.11%        |                        | 11,832,242.00           | 30          | 249,266.80           |                     | 6,201,469.73         | 18,033,711.73                  |
| 01-abr-20   | 30-abr-20        | 18.69%        | 2.08%             | 2.08%        |                        | 11,832,242.00           | 30          | 246,205.12           |                     | 6,447,674.85         | 18,279,916.85                  |
| 01-may-20   | 31-may-20        | 18.19%        | 2.03%             | 2.03%        |                        | 11,832,242.00           | 30          | 240,332.68           |                     | 6,688,007.54         | 18,520,249.54                  |
| 01-jun-20   | 30-jun-20        | 18.12%        | 2.02%             | 2.02%        |                        | 11,832,242.00           | 30          | 239,462.94           |                     | 6,927,470.48         | 18,759,712.48                  |
| 01-jul-20   | 31-jul-20        | 18.12%        | 2.02%             | 2.02%        |                        | 11,832,242.00           | 30          | 239,462.94           |                     | 7,166,933.43         | 18,999,175.43                  |
| 01-ago-20   | 31-ago-20        | 18.29%        | 2.04%             | 2.04%        |                        | 11,832,242.00           | 30          | 241,517.58           |                     | 7,408,451.01         | 19,240,693.01                  |
| 01-sep-20   | 30-sep-20        | 18.35%        | 2.05%             | 2.05%        |                        | 11,832,242.00           | 30          | 242,188.46           |                     | 7,650,639.47         | 19,482,881.47                  |
| 01-oct-20   | 31-oct-20        | 18.09%        | 2.02%             | 2.02%        |                        | 11,832,242.00           | 30          | 239,146.50           |                     | 7,889,785.97         | 19,722,027.97                  |
| 01-nov-20   | 30-nov-20        | 17.84%        | 2.00%             | 2.00%        |                        | 11,832,242.00           | 30          | 236,135.77           |                     | 8,125,921.74         | 19,958,163.74                  |
| 01-dic-20   | 31-dic-20        | 17.46%        | 1.96%             | 1.96%        |                        | 11,832,242.00           | 30          | 231,604.11           |                     | 8,357,525.85         | 20,189,767.85                  |
| 01-ene-21   | 31-ene-21        | 17.32%        | 1.94%             | 1.94%        |                        | 11,832,242.00           | 30          | 229,929.82           |                     | 8,587,455.67         | 20,419,697.67                  |
| 01-feb-21   | 28-feb-21        | 17.54%        | 1.97%             | 1.97%        |                        | 11,832,242.00           | 30          | 232,559.70           |                     | 8,820,015.37         | 20,652,257.37                  |
| 01-mar-21   | 31-mar-21        | 17.41%        | 1.95%             | 1.95%        |                        | 11,832,242.00           | 30          | 231,046.30           |                     | 9,051,061.66         | 20,883,303.66                  |
| 01-abr-21   | 30-abr-21        | 17.31%        | 1.94%             | 1.94%        |                        | 11,832,242.00           | 30          | 229,810.13           |                     | 9,280,871.79         | 21,113,113.79                  |
| 01-may-21   | 31-may-21        | 17.22%        | 1.93%             | 1.93%        |                        | 11,832,242.00           | 30          | 228,732.33           |                     | 9,509,604.13         | 21,341,846.13                  |
| 01-jun-21   | 30-jun-21        | 17.21%        | 1.93%             | 1.93%        |                        | 11,832,242.00           | 30          | 228,652.45           |                     | 9,738,256.58         | 21,570,498.58                  |
| 01-jul-21   | 31-jul-21        | 17.18%        | 1.93%             | 1.93%        |                        | 11,832,242.00           | 30          | 228,252.97           |                     | 9,966,509.55         | 21,798,751.55                  |
| 01-ago-21   | 31-ago-21        | 17.24%        | 1.94%             | 1.94%        |                        | 11,832,242.00           | 30          | 228,971.94           |                     | 10,195,481.49        | 22,027,723.49                  |
| 01-sep-21   | 30-sep-21        | 17.19%        | 1.93%             | 1.93%        |                        | 11,832,242.00           | 30          | 228,412.78           |                     | 10,423,894.27        | 22,256,136.27                  |
| 01-oct-21   | 08-oct-21        | 17.08%        | 1.92%             | 1.92%        |                        | 11,832,242.00           | 8           | 60,547.64            |                     | 10,484,441.91        | 22,316,683.91                  |
| <b>PAGO FNG POR \$ 11.831.796.00 DEL 22/10/2019</b> |                  |               |                   |              | <b>Total Intereses</b> |                         | <b>1307</b> | <b>11,394,648.09</b> | <b>3,972,231.00</b> | <b>10,484,441.91</b> | <b>22,316,683.91</b>           |

**Capital** 11,832,242.00

**Intereses Moratorios** 10,484,441.91

**Intereses corrientes ordenados en el mandamiento de pago** 4,273,347.00

**TOTAL: CAPITAL + INTERESES \$26,590,030.91**

**LIQUIDACIÓN DE CRÉDITO**  
Neiva - Huila 15 Octubre 2021

Deudor: **WILLIAM PANESSO GONZALEZ**  
pagare: **80240640-1848**

Deudor: **80240640**  
INSTRUCCIÓN

Tasa efectiva anual pactada, a nominal >>>  Para dar aplicación a los Arts. 111 L. 510 y 305 C. P., si no se pactó tasa de mora, o se pactó la máxima autorizada, estas celdas aparecerán vacías.  
Tasa nominal mensual pactada >>>

CAPITAL: **4,468,339.00**

| VIGENCIA           |           | Brio. Cte.  | LIMITE         | USURA    | TASA    | TASA  | LIQUIDACIÓN DE CRÉDITO |                     |               |                     |                 |                                |                     |
|--------------------|-----------|-------------|----------------|----------|---------|-------|------------------------|---------------------|---------------|---------------------|-----------------|--------------------------------|---------------------|
| DESDE              | HASTA     | T. Efectiva | Efectiva Anual | Nomina l | Pactada | FINAL | Capital Liquidable     | días                | Liq Intereses | A B O N O S         | Saldo Intereses | Saldo de Capital más Intereses |                     |
|                    |           |             |                |          |         |       | 4,468,339.00           |                     |               |                     | 0.00            | 4,468,339.00                   |                     |
| 01-ago-19          | 31-ago-19 | 19.32%      | 28.98%         | 2.14%    | 0.00%   | 2.14% | 4,468,339.00           | 15                  | 47,886.60     |                     | 47,886.60       | 4,468,339.00                   |                     |
| 01-sep-19          | 30-sep-19 | 19.32%      | 28.98%         | 2.14%    | 0.00%   | 2.14% | 4,468,339.00           | 30                  | 95,773.20     |                     | 143,659.80      | 4,611,998.80                   |                     |
| 01-oct-19          | 31-oct-19 | 19.10%      | 28.65%         | 2.12%    | 0.00%   | 2.12% | 4,468,339.00           | 30                  | 94,798.94     |                     | 238,458.73      | 4,706,797.73                   |                     |
| 01-nov-19          | 30-nov-19 | 19.03%      | 28.55%         | 2.11%    | 0.00%   | 2.11% | 4,468,339.00           | 30                  | 94,488.46     |                     | 332,947.20      | 4,801,286.20                   |                     |
| 01-dic-19          | 31-dic-19 | 18.91%      | 28.37%         | 2.10%    | 0.00%   | 2.10% | 4,468,339.00           | 30                  | 93,955.68     |                     | 426,902.88      | 4,895,241.88                   |                     |
| 01-ene-20          | 31-ene-20 | 18.77%      | 28.16%         | 2.09%    | 0.00%   | 2.09% | 4,468,339.00           | 30                  | 93,333.24     |                     | 520,236.11      | 4,988,575.11                   |                     |
| 01-feb-20          | 29-feb-20 | 19.06%      | 28.59%         | 2.12%    | 0.00%   | 2.12% | 4,468,339.00           | 30                  | 94,621.55     |                     | 614,857.66      | 5,083,196.66                   |                     |
| 01-mar-20          | 31-mar-20 | 18.95%      | 28.43%         | 2.11%    | 0.00%   | 2.11% | 4,468,339.00           | 30                  | 94,133.35     |                     | 708,991.01      | 5,177,330.01                   |                     |
| 01-abr-20          | 30-abr-20 | 18.69%      | 28.04%         | 2.08%    | 0.00%   | 2.08% | 4,468,339.00           | 30                  | 92,977.13     |                     | 801,968.15      | 5,270,307.15                   |                     |
| 01-may-20          | 31-may-20 | 18.19%      | 27.29%         | 2.03%    | 0.00%   | 2.03% | 4,468,339.00           | 30                  | 90,759.46     |                     | 892,727.61      | 5,361,066.61                   |                     |
| 01-jun-20          | 30-jun-20 | 18.12%      | 27.18%         | 2.02%    | 0.00%   | 2.02% | 4,468,339.00           | 30                  | 90,431.01     |                     | 983,158.62      | 5,451,497.62                   |                     |
| 01-jul-20          | 31-jul-20 | 18.12%      | 27.18%         | 2.02%    | 0.00%   | 2.02% | 4,468,339.00           | 30                  | 90,431.01     |                     | 1,073,589.63    | 5,541,928.63                   |                     |
| 01-ago-20          | 31-ago-20 | 18.29%      | 27.44%         | 2.04%    | 0.00%   | 2.04% | 4,468,339.00           | 30                  | 91,206.93     |                     | 1,164,796.56    | 5,633,135.56                   |                     |
| 01-sep-20          | 30-sep-20 | 18.35%      | 27.53%         | 2.05%    | 0.00%   | 2.05% | 4,468,339.00           | 30                  | 91,460.28     |                     | 1,256,256.84    | 5,724,595.84                   |                     |
| 01-oct-20          | 31-oct-20 | 18.09%      | 27.14%         | 2.02%    | 0.00%   | 2.02% | 4,468,339.00           | 30                  | 90,311.51     |                     | 1,346,568.35    | 5,814,907.35                   |                     |
| 01-nov-20          | 30-nov-20 | 17.84%      | 26.76%         | 2.00%    | 0.00%   | 2.00% | 4,468,339.00           | 30                  | 89,174.53     |                     | 1,435,742.88    | 5,904,081.88                   |                     |
| 01-dic-20          | 31-dic-20 | 17.46%      | 26.19%         | 1.96%    | 0.00%   | 1.96% | 4,468,339.00           | 30                  | 87,463.19     |                     | 1,523,206.07    | 5,991,545.07                   |                     |
| 01-ene-21          | 31-ene-21 | 17.32%      | 25.98%         | 1.94%    | 0.00%   | 1.94% | 4,468,339.00           | 30                  | 86,830.91     |                     | 1,610,036.99    | 6,078,375.99                   |                     |
| 01-feb-21          | 28-feb-21 | 17.54%      | 26.31%         | 1.97%    | 0.00%   | 1.97% | 4,468,339.00           | 30                  | 87,824.06     |                     | 1,697,861.05    | 6,166,200.05                   |                     |
| 01-mar-21          | 31-mar-21 | 17.41%      | 26.12%         | 1.95%    | 0.00%   | 1.95% | 4,468,339.00           | 30                  | 87,252.54     |                     | 1,785,113.59    | 6,253,452.59                   |                     |
| 01-abr-21          | 30-abr-21 | 17.31%      | 25.97%         | 1.94%    | 0.00%   | 1.94% | 4,468,339.00           | 30                  | 86,785.71     |                     | 1,871,899.31    | 6,340,238.31                   |                     |
| 01-may-21          | 31-may-21 | 17.22%      | 25.83%         | 1.93%    | 0.00%   | 1.93% | 4,468,339.00           | 30                  | 86,378.69     |                     | 1,958,278.00    | 6,426,617.00                   |                     |
| 01-jun-21          | 30-jun-21 | 17.21%      | 25.82%         | 1.93%    | 0.00%   | 1.93% | 4,468,339.00           | 30                  | 86,348.53     |                     | 2,044,626.53    | 6,512,965.53                   |                     |
| 01-jul-21          | 31-jul-21 | 17.18%      | 25.77%         | 1.93%    | 0.00%   | 1.93% | 4,468,339.00           | 30                  | 86,197.67     |                     | 2,130,824.19    | 6,599,163.19                   |                     |
| 01-ago-21          | 31-ago-21 | 17.24%      | 25.86%         | 1.94%    | 0.00%   | 1.94% | 4,468,339.00           | 30                  | 86,469.18     |                     | 2,217,293.37    | 6,685,632.37                   |                     |
| 01-sep-21          | 30-sep-21 | 17.19%      | 25.79%         | 1.93%    | 0.00%   | 1.93% | 4,468,339.00           | 30                  | 86,258.02     |                     | 2,303,551.39    | 6,771,890.39                   |                     |
| 01-oct-21          | 15-oct-21 | 17.08%      | 25.62%         | 1.92%    | 0.00%   | 1.92% | 4,468,339.00           | 15                  | 42,872.38     |                     | 2,346,423.77    | 6,814,762.77                   |                     |
| <b>SUBTOTALES:</b> |           |             |                |          |         |       | >>>>                   | <b>4,468,339.00</b> | <b>780</b>    | <b>2,346,423.77</b> | <b>-</b>        | <b>4,649,975.16</b>            | <b>6,814,762.77</b> |

CAPITAL **4,468,339.00**

INTERESES **4,649,975.16**

**TOTAL: CAPITAL+INTERESES 9,118,314.16**