



PROCESO EJECUTIVO
RADICADO: 680014189001-2019-00106-00
DEMANDANTE: VICTOR HUGO BALAGUERA REYES
DEMANDADO: KETHERIN PEÑA GAMBOA / OLGA LUCIA MENDEZ PEÑA
INSTANCIA: TRÁMITE POSTERIOR
AUTO: INTERLOCUTORIO No 0461
DECISIÓN: MODIFICA LIQUIDACIÓN DEL CRÉDITO

INFORME SECRETARIAL: Al despacho de la señora Juez con el atento informe que, el traslado de la liquidación del crédito feneció en silencio y, adicionalmente, que no existen depósitos judiciales constituidos en este asunto. Bucaramanga, 25 de julio del 2022.
EDWIN RODRIGO PARDO MARCONI
Secretario

JUZGADO PRIMERO DE PEQUEÑAS CAUSAS Y COMPETENCIA MÚLTIPLE DE BUCARAMANGA

Bucaramanga, veintiséis (26) de julio del dos mil veintidós (2022)

Revisadas las presentes diligencias, se tiene que a través de memorial allegado por vía digital el 7 de julio del 2022 la parte demandante pone a consideración de esta judicatura la liquidación del crédito objeto del presente proceso, en la cual se computan los intereses moratorios sobre los capitales debidos desde diversos puntos del tiempo hasta fecha común del 6 de julio del 2022, operación que arroja un saldo total de \$18.121.340,00.

Del cómputo allegado, se verifica que se brindó el respectivo traslado secretarial a la parte demandada el cual feneció en silencio.

Si bien tal y como se indicó las deudoras no objetaron la liquidación, el despacho observa que dicho computo no se ajusta a derecho dado que el apoderado demandante no tuvo en cuenta la modificación del mandamiento de pago que hizo el despacho en la sentencia adiada el 31 de mayo del 2022 (Cuaderno No 1 archivo 54 expediente híbrido).

Frente a este punto, el memorialista no discriminó en el estado de cuenta que la cuota del mes de julio del 2018 quedó únicamente a cargo de la demandada OLGA LUCIA MENDEZ PEÑA, dado que la misma prescribió para la otra deudora KATHERIN PEÑA GAMBOA. Es decir, la cuenta presentada no observó este detalle y tomó dicho instalamento como si fuera a cargo de las dos demandadas.

Por lo anterior, el juzgado conforme lo preceptuado en el numeral 3 del artículo 446 del C.G.P., procede a modificar la liquidación de las distintas obligaciones en los siguientes términos:

- Obligación a cargo de la demandada OLGA LUCIA MENDEZ PEÑA:

Cuota Julio del 2018

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
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\$ 239.000	13-jul-18	31-jul-18	19	20,03%	30,05%	26,56%	2,21%	\$3.345		\$3.345
\$ 239.000	1-ago-18	31-ago-18	31	19,94%	29,91%	26,45%	2,20%	\$5.433		\$8.778
\$ 239.000	1-sep-18	30-sep-18	30	19,81%	29,72%	26,30%	2,19%	\$5.234		\$14.012
\$ 239.000	1-oct-18	31-oct-18	31	19,63%	29,45%	26,09%	2,17%	\$5.359		\$19.371
\$ 239.000	1-nov-18	30-nov-18	30	19,49%	29,24%	25,92%	2,16%	\$5.162		\$24.533
\$ 239.000	1-dic-18	31-dic-18	31	19,40%	29,10%	25,82%	2,15%	\$5.310		\$29.843
\$ 239.000	1-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$5.260		\$35.103
\$ 239.000	1-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$4.863		\$39.966
\$ 239.000	1-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$5.310		\$45.276
\$ 239.000	1-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$50.391
\$ 239.000	1-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$55.701
\$ 239.000	1-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$60.816
\$ 239.000	1-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$66.101
\$ 239.000	1-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$71.386
\$ 239.000	1-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$76.501
\$ 239.000	1-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$81.737
\$ 239.000	1-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$86.780
\$ 239.000	1-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$91.966
\$ 239.000	1-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$97.128
\$ 239.000	1-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$102.026
\$ 239.000	1-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$107.237
\$ 239.000	1-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$112.208
\$ 239.000	1-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$117.221
\$ 239.000	1-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$122.049
\$ 239.000	1-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$127.038
\$ 239.000	1-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$132.076
\$ 239.000	1-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$136.976
\$ 239.000	1-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$141.965
\$ 239.000	1-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$146.745
\$ 239.000	1-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$151.586
\$ 239.000	1-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$156.377
\$ 239.000	1-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$160.771
\$ 239.000	1-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$165.587
\$ 239.000	1-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$170.224
\$ 239.000	1-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$174.990
\$ 239.000	1-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$179.603
\$ 239.000	1-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$184.369
\$ 239.000	1-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$189.160
\$ 239.000	1-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$193.773
\$ 239.000	1-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$198.515
\$ 239.000	1-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$203.152
\$ 239.000	1-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$207.993
\$ 239.000	1-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$212.883
\$ 239.000	1-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$217.434
\$ 239.000	1-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$222.522
\$ 239.000	1-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$227.586
\$ 239.000	1-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$232.973
\$ 239.000	1-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$238.351
\$ 239.000	1-jul-22	6-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$239.470
TOTAL INTERESES MORATORIO DEL 13/07/2018 HASTA EL 06/07/2022										\$239.470
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$478.470,00

RESUMEN Y TOTALIZACIÓN

Obligación	Capital	Intereses de mora
Cuota Julio 2018	\$239.000,00	\$239.470,00
Total capital / Total intereses de mora	\$239.000	\$239.470
TOTAL GLOBAL	N/A	\$478.470,00



- Obligaciones conjuntas a cargo de las demandadas OLGA LUCIA MENDEZ PEÑA y KATHERIN PEÑA GAMBOA:

Cuota agosto del 2018

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-ago-18	31-ago-18	19	19,94%	29,91%	26,45%	2,20%	\$3.330		\$3.330
\$ 239.000	1-sep-18	30-sep-18	30	19,81%	29,72%	26,30%	2,19%	\$5.234		\$8.564
\$ 239.000	1-oct-18	31-oct-18	31	19,63%	29,45%	26,09%	2,17%	\$5.359		\$13.923
\$ 239.000	1-nov-18	30-nov-18	30	19,49%	29,24%	25,92%	2,16%	\$5.162		\$19.085
\$ 239.000	1-dic-18	31-dic-18	31	19,40%	29,10%	25,82%	2,15%	\$5.310		\$24.395
\$ 239.000	1-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$5.260		\$29.655
\$ 239.000	1-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$4.863		\$34.518
\$ 239.000	1-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$5.310		\$39.828
\$ 239.000	1-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$44.943
\$ 239.000	1-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$50.253
\$ 239.000	1-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$55.368
\$ 239.000	1-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$60.653
\$ 239.000	1-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$65.938
\$ 239.000	1-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$71.053
\$ 239.000	1-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$76.289
\$ 239.000	1-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$81.332
\$ 239.000	1-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$86.518
\$ 239.000	1-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$91.680
\$ 239.000	1-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$96.578
\$ 239.000	1-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$101.789
\$ 239.000	1-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$106.760
\$ 239.000	1-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$111.773
\$ 239.000	1-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$116.601
\$ 239.000	1-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$121.590
\$ 239.000	1-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$126.628
\$ 239.000	1-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$131.528
\$ 239.000	1-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$136.517
\$ 239.000	1-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$141.297
\$ 239.000	1-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$146.138
\$ 239.000	1-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$150.929
\$ 239.000	1-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$155.323
\$ 239.000	1-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$160.139
\$ 239.000	1-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$164.776
\$ 239.000	1-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$169.542
\$ 239.000	1-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$174.155
\$ 239.000	1-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$178.921
\$ 239.000	1-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$183.712
\$ 239.000	1-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$188.325
\$ 239.000	1-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$193.067
\$ 239.000	1-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$197.704
\$ 239.000	1-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$202.545
\$ 239.000	1-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$207.435
\$ 239.000	1-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$211.986
\$ 239.000	1-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$217.074
\$ 239.000	1-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$222.141
\$ 239.000	1-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$227.525
\$ 239.000	1-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$232.903
\$ 239.000	1-jul-22	6-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$234.022
TOTAL INTERESES MORATORIO DEL 13/08/2018 HASTA EL 06/07/2022										\$234.022
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$473.022,00

Cuota septiembre del 2018

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-sep-18	30-sep-18	18	19,81%	29,72%	26,30%	2,19%	\$3.140		\$3.140
\$ 239.000	1-oct-18	31-oct-18	31	19,63%	29,45%	26,09%	2,17%	\$5.359		\$8.499
\$ 239.000	1-nov-18	30-nov-18	30	19,49%	29,24%	25,92%	2,16%	\$5.162		\$13.661
\$ 239.000	1-dic-18	31-dic-18	31	19,40%	29,10%	25,82%	2,15%	\$5.310		\$18.971
\$ 239.000	1-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$5.260		\$24.231
\$ 239.000	1-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$4.863		\$29.094



\$ 239.000	1-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$5.310		\$34.404
\$ 239.000	1-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$39.519
\$ 239.000	1-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$44.829
\$ 239.000	1-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$49.944
\$ 239.000	1-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$55.229
\$ 239.000	1-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$60.514
\$ 239.000	1-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$65.629
\$ 239.000	1-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$70.865
\$ 239.000	1-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$75.908
\$ 239.000	1-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$81.094
\$ 239.000	1-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$86.256
\$ 239.000	1-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$91.154
\$ 239.000	1-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$96.365
\$ 239.000	1-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$101.336
\$ 239.000	1-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$106.349
\$ 239.000	1-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$111.177
\$ 239.000	1-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$116.166
\$ 239.000	1-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$121.204
\$ 239.000	1-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$126.104
\$ 239.000	1-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$131.093
\$ 239.000	1-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$135.873
\$ 239.000	1-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$140.714
\$ 239.000	1-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$145.505
\$ 239.000	1-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$149.899
\$ 239.000	1-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$154.715
\$ 239.000	1-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$159.352
\$ 239.000	1-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$164.118
\$ 239.000	1-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$168.731
\$ 239.000	1-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$173.497
\$ 239.000	1-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$178.288
\$ 239.000	1-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$182.901
\$ 239.000	1-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$187.643
\$ 239.000	1-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$192.280
\$ 239.000	1-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$197.121
\$ 239.000	1-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$202.011
\$ 239.000	1-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$206.562
\$ 239.000	1-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$211.650
\$ 239.000	1-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$216.717
\$ 239.000	1-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$222.101
\$ 239.000	1-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$227.479
\$ 239.000	1-jul-22	6-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$228.598
TOTAL INTERESES MORATORIO DEL 13/09/2018 HASTA EL 06/07/2022										\$228.598
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$467.598,00

Cuota octubre del 2018

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-oct-18	31-oct-18	19	19,63%	29,45%	26,09%	2,17%	\$3.285		\$3.285
\$ 239.000	01-nov-18	30-nov-18	30	19,49%	29,24%	25,92%	2,16%	\$5.162		\$8.447
\$ 239.000	01-dic-18	31-dic-18	31	19,40%	29,10%	25,82%	2,15%	\$5.310		\$13.757
\$ 239.000	01-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$5.260		\$19.017
\$ 239.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$4.863		\$23.880
\$ 239.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$5.310		\$29.190
\$ 239.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$34.305
\$ 239.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$39.615
\$ 239.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$44.730
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$50.015
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$55.300
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$60.415
\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$65.651
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$70.694
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$75.880
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$81.042
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$85.940
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$91.151
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$96.122
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$101.135
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$105.963
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$110.952
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$115.990
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$120.890



\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$125.879
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$130.659
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$135.500
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$140.291
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$144.685
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$149.501
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$154.138
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$158.904
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$163.517
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$168.283
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$173.074
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$177.687
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$182.429
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$187.066
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$191.907
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$196.797
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$201.348
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$206.436
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$211.503
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$216.887
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$222.265
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$223.384
TOTAL INTERESES MORATORIO DEL 13/10/2018 HASTA EL 06/07/2022										\$223.384
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$462.384,00

Cuota noviembre del 2018

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-nov-18	30-nov-18	18	19,49%	29,24%	25,92%	2,16%	\$3.097		\$3.097
\$ 239.000	01-dic-18	31-dic-18	31	19,40%	29,10%	25,82%	2,15%	\$5.310		\$8.407
\$ 239.000	01-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$5.260		\$13.667
\$ 239.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$4.863		\$18.530
\$ 239.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$5.310		\$23.840
\$ 239.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$28.955
\$ 239.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$34.265
\$ 239.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$39.380
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$44.665
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$49.950
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$55.065
\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$60.301
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$65.344
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$70.530
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$75.692
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$80.590
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$85.801
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$90.772
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$95.785
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$100.613
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$105.602
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$110.640
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$115.540
\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$120.529
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$125.309
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$130.150
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$134.941
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$139.335
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$144.151
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$148.788
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$153.554
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$158.167
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$162.933
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$167.724
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$172.337
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$177.079
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$181.716
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$186.557
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$191.447
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$195.998
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$201.086
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$206.153
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$211.537



\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$216.915
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$218.034
TOTAL INTERESES MORATORIO DEL 13/11/2018 HASTA EL 06/07/2022										\$218.034
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$457.034,00

Cuota diciembre del 2018

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-dic-18	31-dic-18	19	19,40%	29,10%	25,82%	2,15%	\$3.254		\$3.254
\$ 239.000	01-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$5.260		\$8.514
\$ 239.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$4.863		\$13.377
\$ 239.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$5.310		\$18.687
\$ 239.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$23.802
\$ 239.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$29.112
\$ 239.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$34.227
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$39.512
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$44.797
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$49.912
\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$55.148
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$60.191
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$65.377
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$70.539
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$75.437
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$80.648
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$85.619
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$90.632
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$95.460
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$100.449
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$105.487
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$110.387
\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$115.376
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$120.156
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$124.997
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$129.788
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$134.182
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$138.998
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$143.635
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$148.401
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$153.014
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$157.780
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$162.571
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$167.184
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$171.926
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$176.563
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$181.404
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$186.294
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$190.845
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$195.933
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$201.000
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$206.384
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$211.762
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$212.881
TOTAL INTERESES MORATORIO DEL 13/12/2018 HASTA EL 06/07/2022										\$212.881
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$451.881,00

Cuota enero del 2019

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-ene-19	31-ene-19	19	19,16%	28,74%	25,53%	2,13%	\$3.224		\$3.224
\$ 239.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$4.863		\$8.087
\$ 239.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$5.310		\$13.397
\$ 239.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$18.512
\$ 239.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$23.822
\$ 239.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$28.937
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$34.222
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$39.507
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$44.622



\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$49.858
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$54.901
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$60.087
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$65.249
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$70.147
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$75.358
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$80.329
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$85.342
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$90.170
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$95.159
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$100.197
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$105.097
\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$110.086
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$114.866
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$119.707
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$124.498
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$128.892
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$133.708
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$138.345
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$143.111
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$147.724
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$152.490
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$157.281
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$161.894
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$166.636
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$171.273
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$176.114
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$181.004
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$185.555
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$190.643
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$195.710
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$201.094
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$206.472
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$207.591
TOTAL INTERESES MORATORIO DEL 13/01/2019 HASTA EL 06/07/2022										\$207.591
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$446.591,00

Cuota febrero del 2019

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-feb-19	28-feb-19	16	19,70%	29,55%	26,17%	2,18%	\$2.779		\$2.779
\$ 239.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$5.310		\$8.089
\$ 239.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$13.204
\$ 239.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$18.514
\$ 239.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$23.629
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$28.914
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$34.199
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$39.314
\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$44.550
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$49.593
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$54.779
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$59.941
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$64.839
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$70.050
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$75.021
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$80.034
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$84.862
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$89.851
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$94.889
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$99.789
\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$104.778
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$109.558
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$114.399
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$119.190
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$123.584
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$128.400
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$133.037
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$137.803
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$142.416
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$147.182
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$151.973
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$126.856
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$161.328



\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$165.965
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$170.806
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$175.696
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$180.247
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$185.335
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$190.402
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$195.786
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$201.164
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$202.283
TOTAL INTERESES MORATORIO DEL 13/02/2019 HASTA EL 06/07/2022										\$202.283
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$441.283,00

Cuota marzo del 2019

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-mar-19	31-mar-19	19	19,37%	29,06%	25,78%	2,15%	\$3.254		\$3.254
\$ 239.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$8.369
\$ 239.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$13.679
\$ 239.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$18.794
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$24.079
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$29.364
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$34.479
\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$39.715
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$44.758
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$49.944
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$55.106
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$60.004
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$65.215
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$70.186
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$75.199
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$80.027
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$85.016
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$90.054
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$94.954
\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$99.453
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$100.233
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$105.074
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$109.865
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$114.259
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$119.075
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$123.712
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$128.478
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$133.091
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$137.857
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$142.648
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$147.261
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$152.003
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$156.640
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$161.481
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$166.371
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$170.922
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$176.010
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$181.077
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$186.461
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$191.839
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$192.958
TOTAL INTERESES MORATORIO DEL 13/03/2019 HASTA EL 06/07/2022										\$192.958
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$431.958,00

Cuota abril del 2019

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-abr-19	30-abr-19	18	19,32%	28,98%	25,72%	2,14%	\$3.069		\$3.069
\$ 239.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$5.310		\$8.379
\$ 239.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$13.494
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$18.779
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$24.064
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$29.179



\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$34.415
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$39.458
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$44.644
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$49.806
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$54.704
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$59.915
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$64.886
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$69.899
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$74.727
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$79.716
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$84.754
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$89.654
\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$94.643
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$99.423
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$104.264
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$109.055
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$113.449
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$118.265
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$122.902
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$127.668
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$132.281
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$137.047
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$141.838
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$146.451
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$151.193
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$155.830
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$160.671
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$165.561
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$170.112
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$175.200
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$180.267
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$185.651
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$191.029
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$192.148
TOTAL INTERESES MORATORIO DEL 13/04/2019 HASTA EL 06/07/2022										\$192.148
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$431.148,00

Cuota mayo del 2019

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-may-19	31-may-19	19	19,34%	29,01%	25,74%	2,15%	\$3.254		\$3.254
\$ 239.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$5.115		\$8.369
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$13.654
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$18.939
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$24.054
\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$29.290
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$34.333
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$39.519
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$44.681
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$49.579
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$54.790
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$59.761
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$64.774
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$69.602
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$74.591
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$79.629
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$84.529
\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$89.518
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$94.298
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$99.139
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$103.930
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$108.324
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$113.140
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$117.777
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$122.543
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$127.156
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$131.922
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$136.713
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$141.326
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$146.068
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$150.705
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$155.546
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$160.436



\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$164.987
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$170.075
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$175.142
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$180.526
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$185.904
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$187.023
TOTAL INTERESES MORATORIO DEL 13/05/2019 HASTA EL 06/07/2019										\$187.023
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$426.023,00

Cuota junio del 2019

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-jun-19	30-jun-19	18	19,30%	28,95%	25,70%	2,14%	\$3.069		\$3.069
\$ 239.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$5.285		\$8.354
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$13.639
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$18.754
\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$23.990
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$29.033
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$31.219
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$39.381
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$44.279
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$49.490
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$54.461
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$59.474
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$64.302
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$69.291
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$74.329
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$79.229
\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$84.218
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$88.998
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$93.839
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$98.630
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$103.024
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$107.840
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$112.477
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$117.243
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$121.856
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$126.622
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$131.413
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$136.026
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$140.768
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$145.405
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$150.246
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$155.136
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$159.687
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$164.775
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$169.842
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$175.226
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$180.604
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$181.723
TOTAL INTERESES MORATORIO DEL 13/06/2019 HASTA EL 06/07/2022										\$181.723
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$420.723,00

Cuota julio del 2019

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 239.000	13-jul-19	31-jul-19	19	19,28%	28,92%	25,67%	2,14%	\$3.239		\$3.239
\$ 239.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$5.285		\$8.524
\$ 239.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$5.115		\$13.639
\$ 239.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$5.236		\$18.875
\$ 239.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$5.043		\$23.918
\$ 239.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$5.186		\$29.104
\$ 239.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$5.162		\$34.266
\$ 239.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$4.898		\$39.164
\$ 239.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$5.211		\$44.375
\$ 239.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$4.971		\$49.346
\$ 239.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$5.013		\$54.359
\$ 239.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$4.828		\$59.257
\$ 239.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$4.989		\$64.246
\$ 239.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$5.038		\$69.284
\$ 239.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$4.900		\$74.184



\$ 239.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$4.989		\$79.173
\$ 239.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$4.780		\$83.953
\$ 239.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$88.794
\$ 239.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$4.791		\$93.585
\$ 239.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$4.394		\$97.979
\$ 239.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$4.816		\$102.795
\$ 239.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$4.637		\$107.432
\$ 239.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$4.766		\$112.198
\$ 239.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$4.613		\$116.811
\$ 239.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$4.766		\$121.577
\$ 239.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$4.791		\$126.368
\$ 239.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$4.613		\$130.981
\$ 239.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$4.742		\$135.723
\$ 239.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$4.637		\$140.360
\$ 239.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$4.841		\$145.201
\$ 239.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$4.890		\$150.091
\$ 239.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$4.551		\$154.642
\$ 239.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$5.088		\$159.730
\$ 239.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$5.067		\$164.797
\$ 239.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$5.384		\$170.181
\$ 239.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$5.378		\$175.559
\$ 239.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$1.119		\$176.678
TOTAL INTERESES MORATORIO DEL 13/07/2019 HASTA EL 06/07/2022										\$176.678
CAPITAL A PAGAR										\$239.000
TOTAL A PAGAR A										\$415.678,00

Capital acelerado

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 7.170.000	23-jul-19	31-jul-19	9	19,28%	28,92%	25,67%	2,14%	\$46.031		\$46.031
\$ 7.170.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$158.553		\$204.584
\$ 7.170.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$153.438		\$358.022
\$ 7.170.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$157.071		\$515.093
\$ 7.170.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$151.287		\$666.380
\$ 7.170.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$155.589		\$821.969
\$ 7.170.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$154.848		\$976.817
\$ 7.170.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$146.937		\$1.123.754
\$ 7.170.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$156.330		\$1.280.084
\$ 7.170.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$149.136		\$1.429.220
\$ 7.170.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$150.403		\$1.579.623
\$ 7.170.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$144.834		\$1.724.457
\$ 7.170.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$149.662		\$1.874.119
\$ 7.170.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$151.144		\$2.025.263
\$ 7.170.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$146.985		\$2.172.248
\$ 7.170.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$149.662		\$2.321.910
\$ 7.170.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$143.400		\$2.465.310
\$ 7.170.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$145.216		\$2.610.526
\$ 7.170.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$143.735		\$2.754.261
\$ 7.170.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$131.832		\$2.886.093
\$ 7.170.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$144.476		\$3.030.569
\$ 7.170.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$139.098		\$3.169.667
\$ 7.170.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	\$142.994		\$3.312.661
\$ 7.170.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	\$138.381		\$3.451.042
\$ 7.170.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	\$142.994		\$3.594.036
\$ 7.170.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	\$143.735		\$3.737.771
\$ 7.170.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	\$138.381		\$3.876.152
\$ 7.170.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	\$142.253		\$4.018.405
\$ 7.170.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	\$139.098		\$4.157.503
\$ 7.170.000	01-dic-21	31-dic-21	31	17,46%	26,19%	23,49%	1,96%	\$145.216		\$4.302.719
\$ 7.170.000	01-ene-22	31-ene-22	31	17,66%	26,49%	23,73%	1,98%	\$146.698		\$4.449.417
\$ 7.170.000	01-feb-22	28-feb-22	28	18,30%	27,45%	24,50%	2,04%	\$136.517		\$4.585.934
\$ 7.170.000	01-mar-22	31-mar-22	31	18,47%	27,71%	24,71%	2,06%	\$152.625		\$4.738.559
\$ 7.170.000	01-abr-22	30-abr-22	30	19,05%	28,58%	25,40%	2,12%	\$152.004		\$4.890.563
\$ 7.170.000	01-may-22	31-may-22	31	19,71%	29,57%	26,18%	2,18%	\$161.516		\$5.052.079
\$ 7.170.000	01-jun-22	30-jun-22	30	20,40%	30,60%	27,00%	2,25%	\$161.325		\$5.213.404
\$ 7.170.000	01-jul-22	06-jul-22	6	21,28%	31,92%	28,02%	2,34%	\$33.556		\$5.246.960
TOTAL INTERESES MORATORIO DEL 23/07/2019 HASTA EL 06/07/2022										\$5.246.960
CAPITAL A PAGAR										\$7.170.000
TOTAL A PAGAR A										\$12.416.960,00

RESUMEN Y TOTALIZACIÓN

Obligación	Capital	Intereses de mora
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Cuota agosto del 2018	\$239.000,00	\$234.022,00
Cuota septiembre del 2018	239.000,00	\$228.598,00
Cuota octubre del 2018	239.000,00	\$223.384,00
Cuota noviembre del 2018	239.000,00	\$218.034,00
Cuota diciembre del 2018	239.000,00	\$212.881,00
Cuota enero del 2019	239.000,00	\$207.591,00
Cuota febrero del 2019	239.000,00	\$202.283,00
Cuota marzo del 2019	239.000,00	\$192.958,00
Cuota abril del 2019	239.000,00	\$192.148,00
Cuota mayo del 2019	239.000,00	\$187.023,00
Cuota junio del 2019	239.000,00	\$181.723,00
Cuota julio del 2019	239.000,00	\$176.678,00
Capital acelerado	\$7.170.000	\$5.246.960,00
Total capital / Total intereses de mora	\$10.038.000,00	\$7.704.283,00
TOTAL GLOBAL	N/A	\$17.742.283,00

En virtud de lo consignado el juzgado,

RESUELVE:

PRIMERO: MODIFICAR la liquidación de la obligación presentada por la parte demandante, en el sentido que el estado de cuenta por concepto de la cuota del mes de julio del 2018 e intereses moratorios a cargo de OLGA LUCIA MENDEZ PEÑA asciende a la suma global de CUATROCIENTOS SETENTA Y OCHO MIL CUATROCIENTOS SETENTA PESOS (\$478.470,00) hasta la fecha de corte 6 de julio del 2022, ello conforme al cómputo realizado por el despacho en la parte motiva de esta decisión y por las razones allí plasmadas.



SEGUNDO: MODIFICAR la liquidación de la obligación presentada por la parte demandante, en el sentido que el estado de cuenta por concepto de las doce cuotas de agosto del 2018 a julio del 2019 así como el capital acelerado e intereses moratorios a cargo de las demandadas OLGA LUCIA MENDEZ PEÑA y KATHERIN PEÑA GAMBOA asciende a la suma global de DIECISIETE MILLONES SETECIENTOS CUARENTA Y DOS MIL DOSCIENTOS OCHENTA Y TRES PESOS (\$17.742.283,00) hasta la fecha de corte 6 de julio del 2022, ello conforme al cómputo realizado por el despacho en la parte motiva de esta decisión y por las razones allí plasmadas.

TERCERO: ADVERTIR a las partes que, al momento de realizar la actualización del estado de cuenta, deberán tomar como base el cómputo modificado por el despacho en la presente decisión hasta la fecha de corte consignada en el numeral anterior, conforme dispone el numeral 4 del artículo 446 del C.G.P.

NOTIFÍQUESE Y CÚMPLASE,

Firmado Por:

Leysa Jhysneyde Bermeo Bautista

Juez

Juzgado Pequeñas Causas

Juzgado 01 Pequeñas Causas Y Competencias Múltiples

Bucaramanga - Santander

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