



INFORME SECRETARIAL: Al despacho de la señora Juez con el atento informe que, el traslado de la liquidación del crédito feneció en silencio y, así mismo, que no existen depósitos judiciales a favor del expediente. Bucaramanga, 19 de abril del 2021.
EDWIN RODRIGO PARDO MARCONI
Secretario

**JUZGADO PRIMERO CIVIL MUNICIPAL DE PEQUEÑAS CAUSAS Y
COMPETENCIA MÚLTIPLE**

Bucaramanga, diecinueve (19) de abril del dos mil veintiuno (2021)

PROCESO:	EJECUTIVO
DEMANDANTE:	VICTOR HUGO BALAGUERA REYES
DEMANDADOS:	YORDI MICHEL MACIAS PINTO
RADICADO:	680014189001-2020-00121-00
PROVIDENCIA	AUTO INTERLOCUTORIO N° 0234
DECISIÓN:	MODIFICA LIQUIDACIÓN DEL CRÉDITO
INSTANCIA:	TRÁMITE POSTERIOR

Revisadas las presentes diligencias, se tiene que el apoderado de la parte demandante presentó liquidación del crédito, en la cual se computan los intereses moratorios desde el 4 de septiembre del 2018 hasta el 31 de marzo del 2021, arrojando un saldo final de \$3.595.078.

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

Si bien tal y como se indicó el accionado no objetó el estado de cuenta, el despacho observa que el cálculo realizado por la parte actora no se ajusta a derecho por dos razones concretas.

El primer yerro, consiste en que el mandatario accionante no tuvo en cuenta la forma en que se concedieron tanto el crédito como sus respectivos intereses en el mandamiento de pago y que fue reiterado en el auto que ordenó seguir adelante la ejecución, providencias donde la obligación de acuerdo a la literalidad del título se fragmentó en veintiocho cuotas vencidas y el capital acelerado, generando así valores separados que réditos de mora desde fechas completamente distintas.

El segundo yerro, por el cual en suma los resultados alcanzados por el apoderado carecen totalmente de fiabilidad, reside en que no se utilizaron en sus cálculos las variaciones de las tasas máximas certificadas para créditos ordinarios por la Superintendencia Financiera de Colombia; en vez de ello, el memorialista usó valores repetidos para periodos entre dos y tres meses tras los cuales va cambiando la tasa.

Por lo anterior, el juzgado conforme lo preceptuado en el numeral 3 del artículo 446 del C.G.P., procede a modificar el estado de cuenta de la siguiente forma:



JUZGADO PRIMERO CIVIL MUNICIPAL DE PEQUEÑAS CAUSAS Y
COMPETENCIA MÚLTIPLE
BUCARAMANGA

• Cuota de 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
\$ 64.000	04-sep-18	30-sep-18	27	19,81%	29,72%	26,30%	2,19%	\$1.261		\$1.261
\$ 64.000	01-oct-18	31-oct-18	31	19,63%	29,45%	26,09%	2,17%	\$1.435		\$2.696
\$ 64.000	01-nov-18	30-nov-18	30	19,49%	29,24%	25,92%	2,16%	\$1.382		\$4.078
\$ 64.000	01-dic-18	31-dic-18	31	19,40%	29,10%	25,82%	2,15%	\$1.422		\$5.500
\$ 64.000	01-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$1.409		\$6.909
\$ 64.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$1.302		\$8.211
\$ 64.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$1.422		\$9.633
\$ 64.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$11.003
\$ 64.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$1.422		\$12.425
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$13.795
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$15.210
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$16.625
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$17.995
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$19.397
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$20.747
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$22.136
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$23.518
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$24.830
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$26.225
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$27.556
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$28.899
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$30.192
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$31.528
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$32.877
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$34.189
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$35.525
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$36.805
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$38.101
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$39.384
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$40.561
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$41.851
TOTAL INTERESES MORATORIO DEL 04/09/2018 HASTA EL 31/03/2021										\$41.851
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$105.851

• Cuota de 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
\$ 64.000	04-oct-18	31-oct-18	28	19,63%	29,45%	26,09%	2,17%	\$1.296		\$1.296
\$ 64.000	01-nov-18	30-nov-18	30	19,49%	29,24%	25,92%	2,16%	\$1.382		\$2.678
\$ 64.000	01-dic-18	31-dic-18	31	19,40%	29,10%	25,82%	2,15%	\$1.422		\$4.100
\$ 64.000	01-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$1.409		\$5.509
\$ 64.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$1.302		\$6.811
\$ 64.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$1.422		\$8.233
\$ 64.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$9.603
\$ 64.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$1.422		\$11.025
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$12.395
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$13.810
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$15.225
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$16.595
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$17.997
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$19.347
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$20.736
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$22.118
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$23.430
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$24.825
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$26.156
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$27.499
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$28.792
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$30.128
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$31.477
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$32.789
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$34.125
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$35.405
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$36.701
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$37.984
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$39.161
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$40.451
TOTAL INTERESES MORATORIO DEL 04/10/2018 HASTA EL 31/03/2021										\$40.451
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$104.451



JUZGADO PRIMERO CIVIL MUNICIPAL DE PEQUEÑAS CAUSAS Y
COMPETENCIA MÚLTIPLE
BUCARAMANGA

• Cuota de 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
\$ 64.000	04-nov-18	30-nov-18	27	19,49%	29,24%	25,92%	2,16%	\$1.244		\$1.244
\$ 64.000	01-dic-18	31-dic-18	31	19,40%	29,10%	25,82%	2,15%	\$1.422		\$2.666
\$ 64.000	01-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$1.409		\$4.075
\$ 64.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$1.302		\$5.377
\$ 64.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$1.422		\$6.799
\$ 64.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$8.169
\$ 64.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$1.422		\$9.591
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$10.961
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$12.376
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$13.791
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$15.161
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$16.563
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$17.913
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$19.302
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$20.684
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$21.996
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$23.391
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$24.722
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$26.065
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$27.358
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$28.694
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$30.043
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$31.355
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$32.691
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$33.971
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$35.267
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$36.550
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$37.727
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$39.017
TOTAL INTERESES MORATORIO DEL 04/11/2018 HASTA EL 31/03/2021										\$39.017
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$103.017

• Cuota de 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
\$ 64.000	04-dic-18	31-dic-18	28	19,40%	29,10%	25,82%	2,15%	\$1.284		\$1.284
\$ 64.000	01-ene-19	31-ene-19	31	19,16%	28,74%	25,53%	2,13%	\$1.409		\$2.693
\$ 64.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$1.302		\$3.995
\$ 64.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$1.422		\$5.417
\$ 64.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$6.787
\$ 64.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$1.422		\$8.209
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$9.579
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$10.994
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$12.409
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$13.779
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$15.181
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$16.531
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$17.920
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$19.302
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$20.614
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$22.009
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$23.340
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$24.683
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$25.976
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$27.312
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$28.661
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$29.973
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$31.309
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$32.589
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$33.885
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$35.168
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$36.345
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$37.635
\$ 64.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	\$1.242		\$38.877
TOTAL INTERESES MORATORIO DEL 04/12/2018 HASTA EL 31/03/2021										\$38.877
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$102.877



JUZGADO PRIMERO CIVIL MUNICIPAL DE PEQUEÑAS CAUSAS Y
COMPETENCIA MÚLTIPLE
BUCARAMANGA

• Cuota de 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
\$ 64.000	04-ene-19	31-ene-19	28	19,16%	28,74%	25,53%	2,13%	\$1.272		\$1.272
\$ 64.000	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	\$1.302		\$2.574
\$ 64.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$1.422		\$3.996
\$ 64.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$5.366
\$ 64.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$1.422		\$6.788
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$8.158
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$9.573
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$10.988
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$12.358
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$13.760
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$15.110
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$16.499
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$17.881
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$19.193
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$20.588
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$21.919
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$23.262
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$24.555
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$25.891
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$27.240
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$28.552
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$29.888
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$31.168
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$32.464
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$33.747
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$34.917
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$36.207
TOTAL INTERESES MORATORIO DEL 04/01/2019 HASTA EL 31/03/2021										\$36.207
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$100.207

• Cuota de 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
\$ 64.000	04-feb-19	28-feb-19	25	19,70%	29,55%	26,17%	2,18%	\$1.163		\$1.163
\$ 64.000	01-mar-19	31-mar-19	31	19,37%	29,06%	25,78%	2,15%	\$1.422		\$2.585
\$ 64.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$3.955
\$ 64.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$1.422		\$5.377
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$6.747
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$8.162
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$9.577
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$10.947
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$12.349
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$13.699
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$15.088
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$16.470
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$17.782
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$19.177
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$20.508
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$21.851
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$23.144
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$24.480
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$25.829
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$27.141
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$28.477
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$29.757
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$31.053
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$32.336
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$33.513
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$34.803
TOTAL INTERESES MORATORIO DEL 04/02/2019 HASTA EL 31/03/2021										\$34.803
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$98.803



• Cuota de 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
\$ 64.000	04-mar-19	31-mar-19	28	19,37%	29,06%	25,78%	2,15%	\$1.284		\$1.284
\$ 64.000	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$1.370
\$ 64.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$1.422		\$2.792
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$4.162
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$5.577
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$6.992
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$8.362
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$9.764
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$11.114
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$12.503
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$13.885
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$15.197
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$16.592
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$17.923
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$19.266
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$20.559
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$21.895
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$23.244
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$24.556
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$25.892
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$27.172
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$28.468
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$29.751
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$30.928
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$32.218
TOTAL INTERESES MORATORIO DEL 04/03/2019 HASTA EL 31/03/2021										\$32.218
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$96.218

• Cuota de 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
\$ 64.000	04-abr-19	30-abr-19	27	19,32%	28,98%	25,72%	2,14%	\$1.233		\$1.233
\$ 64.000	01-may-19	31-may-19	31	19,34%	29,01%	25,74%	2,15%	\$1.422		\$2.655
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$4.025
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$5.440
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$6.855
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$8.225
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$9.627
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$10.977
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$12.366
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$13.748
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$15.060
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$16.455
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$17.786
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$19.129
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$20.422
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$21.758
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$23.107
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$24.419
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$25.755
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$27.035
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$28.331
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$29.614
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$30.791
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$32.081
TOTAL INTERESES MORATORIO DEL 04/04/2019 HASTA EL 31/03/2021										\$32.081
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$96.081



JUZGADO PRIMERO CIVIL MUNICIPAL DE PEQUEÑAS CAUSAS Y
COMPETENCIA MÚLTIPLE
BUCARAMANGA

- Cuota de 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
\$ 64.000	04-may-19	31-may-19	28	19,34%	29,01%	25,74%	2,15%	\$1.284		\$1.284
\$ 64.000	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	\$1.370		\$2.654
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$4.069
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$5.484
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$6.854
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$8.256
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$9.606
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$10.995
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$12.377
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$13.689
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$15.084
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$16.415
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$17.758
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$19.051
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$20.387
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$21.736
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$23.048
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$24.384
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$25.664
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$26.960
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$28.243
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$29.420
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$30.710
TOTAL INTERESES MORATORIO DEL 04/05/2019 HASTA EL 31/03/2021										\$30.710
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$94.710

- Cuota de 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
\$ 64.000	04-jun-19	30-jun-19	27	19,30%	28,95%	25,70%	2,14%	\$1.233		\$1.233
\$ 64.000	01-jul-19	31-jul-19	31	19,28%	28,92%	25,67%	2,14%	\$1.415		\$2.648
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$4.063
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$5.433
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$6.835
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$8.185
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$9.574
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$10.956
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$12.268
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$13.663
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$14.994
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$16.337
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$16.630
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$17.966
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$19.315
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$20.627
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$21.963
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$23.243
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$24.539
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$25.822
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$26.999
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$28.289
TOTAL INTERESES MORATORIO DEL 04/06/2019 HASTA EL 31/03/2021										\$28.289
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$92.289



- Cuota de 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
\$ 64.000	04-jul-19	31-jul-19	28	19,28%	28,92%	25,67%	2,14%	\$1.278		\$1.278
\$ 64.000	01-ago-19	31-ago-19	31	19,32%	28,98%	25,72%	2,14%	\$1.415		\$2.693
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$4.063
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$5.465
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$6.815
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$8.204
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$9.586
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$10.898
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$12.293
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$13.624
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$14.967
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$16.260
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$17.596
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$18.945
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$20.257
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$21.593
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$22.873
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$24.169
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$25.452
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$26.629
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$27.919
TOTAL INTERESES MORATORIO DEL 04/07/2019 HASTA EL 31/03/2021										\$27.919
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$91.919

- Cuota de agosto 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
\$ 64.000	04-ago-19	31-ago-19	28	19,32%	28,98%	25,72%	2,14%	\$1.278		\$1.278
\$ 64.000	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	\$1.370		\$2.648
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$4.050
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$5.400
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$6.789
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$8.171
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$9.483
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$10.878
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$12.209
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$13.552
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$14.845
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$16.181
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$17.530
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$18.842
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$20.178
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$21.458
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$22.754
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$24.037
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$25.214
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$26.504
TOTAL INTERESES MORATORIO DEL 04/08/2019 HASTA EL 31/03/2021										\$26.504
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$90.504



• Cuota de septiembre 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
\$ 64.000	04-sep-19	30-sep-19	27	19,32%	28,98%	25,72%	2,14%	\$1.233		\$1.233
\$ 64.000	01-oct-19	31-oct-19	31	19,10%	28,65%	25,46%	2,12%	\$1.402		\$2.635
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$3.985
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$5.374
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$6.756
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$8.068
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$9.463
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$10.794
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$12.137
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$13.430
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$14.766
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$16.115
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$17.427
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$18.763
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$20.043
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$21.339
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$22.622
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$23.799
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$25.089
TOTAL INTERESES MORATORIO DEL 04/09/2019 HASTA EL 31/03/2021										\$25.089
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$89.089

• Cuota de octubre 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
\$ 64.000	04-oct-19	31-oct-19	28	19,10%	28,65%	25,46%	2,12%	\$1.266		\$1.266
\$ 64.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	\$1.350		\$2.616
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$4.005
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$5.387
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$6.699
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$8.094
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$9.425
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$10.768
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$12.061
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$13.397
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$14.746
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$16.058
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$17.394
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$18.674
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$19.970
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$21.253
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$22.430
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$23.720
TOTAL INTERESES MORATORIO DEL 04/10/2018 HASTA EL 31/03/2021										\$23.720
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$87.720



JUZGADO PRIMERO CIVIL MUNICIPAL DE PEQUEÑAS CAUSAS Y
COMPETENCIA MÚLTIPLE
BUCARAMANGA

• Cuota de noviembre 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
\$ 64.000	04-nov-19	30-nov-19	27	19,03%	28,55%	25,38%	2,11%	\$1.215		\$1.215
\$ 64.000	01-dic-19	31-dic-19	31	18,91%	28,37%	25,23%	2,10%	\$1.389		\$2.604
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$3.986
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$5.298
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$6.693
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$8.024
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$9.367
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$10.660
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$11.996
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$13.345
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$14.657
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$15.993
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$17.273
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$18.569
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$19.852
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$21.029
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$22.319
TOTAL INTERESES MORATORIO DEL 04/11/2019 HASTA EL 31/03/2021										\$22.319
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$86.319

• Cuota de diciembre 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
\$ 64.000	04-dic-19	31-dic-19	28	18,91%	28,37%	25,23%	2,10%	\$1.254		\$1.254
\$ 64.000	01-ene-20	31-ene-20	31	18,77%	28,16%	25,07%	2,09%	\$1.382		\$2.636
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$3.948
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$5.343
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$6.674
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$8.017
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$9.310
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$10.646
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$11.995
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$13.307
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$14.643
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$15.923
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$17.219
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$18.502
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$19.679
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$20.969
TOTAL INTERESES MORATORIO DEL 04/12/2019 HASTA EL 31/03/2021										\$20.969
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$84.969

• Cuota de enero del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-ene-20	31-ene-20	28	18,77%	28,16%	25,07%	2,09%	\$1.248		\$1.248
\$ 64.000	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	\$1.312		\$2.560
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$3.955
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$5.286
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$6.629
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$7.922
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$9.258
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$10.607
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$11.919
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$13.255
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$14.535
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$15.831
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$17.114
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$18.291
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$19.581
TOTAL INTERESES MORATORIO DEL 04/01/2020 HASTA EL 31/03/2021										\$19.581
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$83.581



• Cuota de febrero del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-feb-20	29-feb-20	26	19,06%	28,59%	25,41%	2,12%	\$1.176		\$1.176
\$ 64.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	\$1.395		\$1.315
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$2.646
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$3.989
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$5.282
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$6.618
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$7.967
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$9.279
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$10.615
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$11.895
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$13.191
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$14.474
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$15.651
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$16.941
TOTAL INTERESES MORATORIO DEL 04/02/2020 HASTA EL 31/03/2021										\$16.941
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$80.941

• Cuota de marzo del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-mar-20	31-mar-20	28	18,95%	28,43%	25,28%	2,11%	\$1.260		\$1.260
\$ 64.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	\$1.331		\$2.591
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$3.934
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$5.227
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$6.563
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$7.912
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$9.224
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$10.560
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$11.840
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$13.136
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$14.419
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$15.596
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$16.886
TOTAL INTERESES MORATORIO DEL 04/03/2020 HASTA EL 31/03/2021										\$16.886
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$80.886

• Cuota de abril del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-abr-20	30-abr-20	27	18,69%	28,04%	24,97%	2,08%	\$1.198		\$1.198
\$ 64.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	\$1.343		\$2.541
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$3.834
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$5.170
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$6.519
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$7.831
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$9.167
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$10.447
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$11.743
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$13.026
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$14.203
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$15.493
TOTAL INTERESES MORATORIO DEL 04/04/2020 HASTA EL 31/03/2021										\$15.493
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$79.493



• Cuota de mayo del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-may-20	31-may-20	28	18,19%	27,29%	24,37%	2,03%	\$1.213		\$1.213
\$ 64.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	\$1.293		\$2.506
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$3.842
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$5.191
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$6.503
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$7.839
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$9.119
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$10.415
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$11.698
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$12.875
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$14.165
TOTAL INTERESES MORATORIO DEL 04/05/2020 HASTA EL 31/03/2021										\$14.165
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$78.165

• Cuota de junio del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-jun-20	30-jun-20	27	18,12%	27,18%	24,29%	2,02%	\$1.164		\$1.164
\$ 64.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	\$1.336		\$2.500
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$3.849
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$5.161
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$6.497
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$7.777
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$9.073
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$10.356
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$11.533
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$12.823
TOTAL INTERESES MORATORIO DEL 04/06/2020 HASTA EL 31/03/2021										\$12.823
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$76.823

• Cuota de julio del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-jul-20	31-jul-20	28	18,12%	27,18%	24,29%	2,02%	\$1.207		\$1.207
\$ 64.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	\$1.349		\$2.556
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$3.868
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$5.204
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$6.484
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$7.780
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$9.063
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$10.240
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$11.530
TOTAL INTERESES MORATORIO DEL 04/07/2020 HASTA EL 31/03/2021										\$11.530
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$75.530



• Cuota de agosto del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-ago-20	31-ago-20	28	18,29%	27,44%	24,49%	2,04%	\$1.219		\$1.219
\$ 64.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	\$1.312		\$2.531
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$3.867
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$5.147
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$6.443
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$7.726
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$8.903
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$10.193
TOTAL INTERESES MORATORIO DEL 04/08/2020 HASTA EL 31/03/2021										\$10.193
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$74.193

• Cuota de septiembre del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-sep-20	30-sep-20	27	18,35%	27,53%	24,56%	2,05%	\$1.181		\$1.181
\$ 64.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	\$1.336		\$2.517
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$3.797
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$5.093
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$6.376
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$7.553
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$8.843
TOTAL INTERESES MORATORIO DEL 04/09/2020 HASTA EL 31/03/2021										\$8.843
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$72.843

• Cuota de octubre del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-oct-20	31-oct-20	28	18,09%	27,14%	24,25%	2,02%	\$1.207		\$1.207
\$ 64.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	\$1.280		\$2.487
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$3.783
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$5.066
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$6.243
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$7.533
TOTAL INTERESES MORATORIO DEL 04/10/2020 HASTA EL 31/03/2021										\$7.533
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$71.533

• Cuota de noviembre del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-nov-20	30-nov-20	27	17,84%	26,76%	23,95%	2,00%	\$1.152		\$1.152
\$ 64.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	\$1.296		\$2.448
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$3.731
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$4.908
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$6.198
TOTAL INTERESES MORATORIO DEL 04/11/2020 HASTA EL 31/03/2021										\$6.198
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$70.198

• Cuota de diciembre del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 64.000	04-dic-20	31-dic-20	28	17,46%	26,19%	23,49%	1,96%	\$1.171		\$1.171
\$ 64.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$1.283		\$2.454
\$ 64.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$1.177		\$3.631
\$ 64.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$1.290		\$4.921
TOTAL INTERESES MORATORIO DEL 04/12/2020 HASTA EL 31/03/2021										\$4.921
CAPITAL A PAGAR										\$64.000
TOTAL A PAGAR A										\$68.921



- Capital acelerado desde diciembre del 2020

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
\$ 1.088.000	15-dic-20	31-dic-20	17	17,46%	26,19%	23,49%	1,96%	\$12.084		\$12.084
\$ 1.088.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	\$21.811		\$33.895
\$ 1.088.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	\$20.005		\$53.900
\$ 1.088.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	\$21.923		\$75.823
TOTAL INTERESES MORATORIO DEL 15/12/2020 HASTA EL 31/03/2021										\$75.823
CAPITAL A PAGAR										\$1.088.000
TOTAL A PAGAR A										\$1.163.823

Establecidas entonces de forma correcta las liquidaciones, las recapitulamos de la siguiente forma a fin de obtener el resultado global, así:

CONCEPTO	CAPITAL	INTERESES
Cuota septiembre 2018	\$64.000	\$41.851
Cuota octubre 2018	\$64.000	\$40.451
Cuota noviembre 2018	\$64.000	\$39.017
Cuota diciembre 2018	\$64.000	\$38.887
Cuota enero 2019	\$64.000	\$36.207
Cuota febrero 2019	\$64.000	\$34.803
Cuota marzo 2019	\$64.000	\$32.218
Cuota abril 2019	\$64.000	\$32.081
Cuota mayo 2019	\$64.000	\$30.710
Cuota junio 2019	\$64.000	\$28.289
Cuota julio 2019	\$64.000	\$27.919
Cuota agosto 2019	\$64.000	\$26.504
Cuota septiembre 2019	\$64.000	\$25.089
Cuota octubre 2019	\$64.000	\$23.720
Cuota noviembre 2019	\$64.000	\$22.319
Cuota diciembre 2019	\$64.000	\$20.969
Cuota enero 2020	\$64.000	\$19.581
Cuota febrero 2020	\$64.000	\$16.941
Cuota marzo 2020	\$64.000	\$16.886
Cuota abril 2020	\$64.000	\$15.493
Cuota mayo 2020	\$64.000	\$14.165
Cuota junio 2020	\$64.000	\$12.823
Cuota julio 2020	\$64.000	\$11.530
Cuota agosto 2020	\$64.000	\$10.193
Cuota septiembre 2020	\$64.000	\$8.843
Cuota octubre 2020	\$64.000	\$7.533
Cuota noviembre 2020	\$64.000	\$6.198
Cuota diciembre 2020	\$64.000	\$4.921
Capital acelerado	\$1.088.000	\$75.823
GRAN TOTAL	N/A	\$3.601.964

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 capital e intereses moratorios asciende a la suma de TRES MILLONES SEISCIENTOS UN MIL



NOVECIENTOS SESENTA Y CUATRO PESOS (\$3.601.964,00) hasta la fecha de corte 31 de marzo del 2021, ello conforme al cómputo realizado por el despacho en la parte motiva de esta decisión y por las razones allí plasmadas.

SEGUNDO: ADVERTIR a la parte actora que, al momento de realizar la actualización del estado de cuenta, deberá 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,

ANGELA ROCIO QUIROGA GUTIERREZ
JUEZ

ERPM

NOTIFICACIÓN EN ESTADOS ELECTRÓNICOS: El auto anterior se notifica a todas las partes en **ESTADO N° 014** que se fija por todas las horas hábiles de esta fecha. Bucaramanga: **20 de abril del 2021**

EDWIN RODRIGO PARDO MARCONI
Secretario

Y COMPETENCIAS MÚLTIPLES
DE LA CIUDAD DE BUCARAMANGA-SANTANDER

Este documento fue generado con firma electrónica y cuenta con plena validez jurídica, conforme a lo dispuesto en la Ley 527/99 y el decreto reglamentario 2364/12

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