PROCESO EJECUTIVO
RADICADO: 680014189001-2019-00167-00
DEMANDANTE: VICTOR HUGO BALAGUERA REYES
DEMANDADO: JOSE LEONARDO ASCANIO CABALLERO
INSTANCIA: TRÁMITE POSTERIOR
AUTO: INTERLOCUTORIO No 0073
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. Sírvase resolver lo pertinente. Bucaramanga, 7 de febrero del 2022.
EDWIN RODRIGO PARDO MARCONI
Secretario

JUZGADO PRIMERO DE PEQUEÑAS CAUSAS Y COMPETENCIA MÚLTIPLE DE BUCARAMANGA

Bucaramanga, siete (07) de febrero del dos mil veintidós (2022)

Revisadas las presentes diligencias, se tiene que con memorial allegado vía digital el 29 de noviembre del 2021 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 el capital debido durante el lapso comprendido entre el 1 de marzo del 2020 al 30 de noviembre del 2021, operación que arroja un saldo total de $4.865.569.

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 deudor no objetó el estado de cuenta, el despacho observa que dicho computo no se ajusta a derecho dado que, nuevamente, la parte ejecutante desatendió lo resuelto en providencia del 6 de julio del 2020 en la cual se le indicó que al momento de liquidar las obligaciones cobradas, debía hacerlo por separado dado estas se encuentran fraccionadas en dieciséis cuotas distintas y un capital acelerado, cuestión que además va en contravía de lo dispuesto en el artículo 446 numeral 4 del C.G.P.

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:

Cuota de 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*

Réditos de mora acumulados a 29/02/2020										*$27.223*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$28.640*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$29.992*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$31.355*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$32.668*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$34.025*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$35.395*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$36.728*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$38.085*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$39.385*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$40.701*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$42.004*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$43.199*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$44.509*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$45.770*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$47.066*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$48.321*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$49.617*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$50.920*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$52.175*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$53.465*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$54.726*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$54.726
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$119.726,00**

Cuota de 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*
Réditos de mora acumulados a 29/02/2020										*$25.743*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$27.160*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$28.523*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$29.886*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$31.199*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$32.556*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$33.926*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$35.259*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$36.616*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$37.916*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$39.232*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$40.535*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$41.730*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$43.040*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$44.301*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$45.597*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$46.852*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$48.148*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$49.451*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$50.706*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$51.996*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$53.257*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$53.257
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$118.257,00**

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
Réditos de mora acumulados a 29/02/2020										$24.270
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		$25.687
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		$27.039
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		$28.402
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		$29.715
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		$31.072
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		$32.442
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		$33.775
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		$35.132
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		$36.448
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		$37.764
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		$39.067
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		$40.262
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		$41.572
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		$42.833
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		$44.129
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		$45.384
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		$46.680
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		$47.983
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		$49.238
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		$50.528
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		$51.789
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2020										$51.789
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$116.789,00**

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
Réditos de mora acumulados a 29/02/2020										$22.856
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		$24.273
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		$25.625
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		$26.988
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		$28.301
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		$29.658
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		$31.028
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		$32.361
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		$33.718
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		$35.018
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		$36.334
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		$37.637
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		$38.832
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		$40.142
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		$41.403
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		$42.699
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		$43.954
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		$45.250
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		$46.553
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		$47.808
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		$49.098
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		$50.359
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$50.359
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$115.359,00**

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

Réditos de mora acumulados a 29/02/2020										*$21.404*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$22.821*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$24.173*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$25.536*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$26.849*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$28.206*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$29.576*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$30.909*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$32.266*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$33.566*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$34.882*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$36.185*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$37.380*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$38.690*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$39.951*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$41.247*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$42.502*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$43.798*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$45.101*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$46.356*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$47.646*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$48.907*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$48.907
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$113.907,00**

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*
Réditos de mora acumulados a 29/02/2020										*$20.005*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$21.422*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$22.774*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$24.137*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$25.450*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$26.807*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$28.177*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$29.510*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$30.867*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$32.167*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$33.483*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$34.786*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$35.981*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$37.291*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$38.552*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$39.848*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$41.103*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$42.399*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$43.702*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$44.957*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$46.247*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$47.508*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$47.508
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$112.508,00**

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*

Réditos de mora acumulados a 29/02/2020										*$18.570*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$19.987*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$21.339*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$22.702*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$24.015*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$25.372*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$26.742*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$28.075*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$29.432*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$30.732*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$32.048*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$33.351*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$34.546*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$35.856*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$37.117*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$38.413*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$39.668*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$40.964*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$42.267*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$43.522*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$44.812*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$46.073*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$46.073
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$111.073,00**

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*
Réditos de mora acumulados a 29/02/2020										*$17.114*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$18.531*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$19.883*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$21.246*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$22.559*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$23.916*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$25.286*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$26.619*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$27.976*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$29.276*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$30.592*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$31.895*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$33.090*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$34.400*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$35.661*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$36.957*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$38.212*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$39.508*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$40.811*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$42.066*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$43.356*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$44.617*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$44.617
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$109.617,00**

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*

Réditos de mora acumulados a 29/02/2020										*$15.807*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$17.224*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$18.576*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$19.939*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$21.252*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$22.609*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$23.979*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$25.312*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$26.669*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$27.969*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$29.285*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$30.588*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$31.783*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$33.093*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$34.354*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$35.650*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$36.905*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$38.201*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$39.504*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$40.759*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$42.049*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$43.310*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$43.310
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$108.310,00**

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*
Réditos de mora acumulados a 29/02/2020										*$14.368*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$15.785*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$17.131*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$18.500*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$19.813*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$21.170*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$22.540*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$23.873*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$25.230*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$26.530*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$27.846*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$29.149*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$30.344*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$31.654*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$32.915*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$34.211*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$35.466*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$36.762*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$38.065*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$39.320*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$40.610*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$41.871*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$41.871
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$106.871,00**

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*

Réditos de mora acumulados a 29/02/2020										$12.972
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		$14.389
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		$15.741
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		$17.104
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		$18.417
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		$19.774
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		$21.144
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		$22.477
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		$23.834
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		$25.134
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		$26.450
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		$27.753
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		$28.948
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		$30.258
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		$31.519
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		$32.815
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		$34.070
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		$35.366
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		$36.669
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		$37.924
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		$39.214
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		$40.475
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$40.475
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$105.475,00**

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*
Réditos de mora acumulados a 29/02/2020										$11.533
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		$12.950
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		$14.302
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		$15.665
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		$16.978
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		$18.335
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		$19.705
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		$21.038
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		$22.395
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		$23.695
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		$25.011
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		$26.314
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		$27.509
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		$28.819
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		$30.080
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		$31.376
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		$32.631
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		$33.927
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		$35.230
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		$36.485
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		$37.775
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		$39.036
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$39.036
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$104.036,00**

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*

Réditos de mora acumulados a 29/02/2020										*$10.142*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$11.559*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$12.911*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$14.274*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$15.587*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$16.944*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$18.314*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$19.647*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$21.004*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$22.304*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$23.620*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$24.923*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$26.118*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$27.428*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$28.689*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$29.985*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$31.240*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$32.536*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$33.839*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$35.094*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$36.384*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$37.645*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$37.645
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$102.645,00**

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*
Réditos moratorios acumulados a 29/02/2020										*$8.705*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$10.122*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$11.474*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$12.837*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$14.150*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$1.507*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$16.877*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$18.210*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$19.567*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$20.867*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$22.183*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$23.486*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$24.681*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$25.991*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$27.252*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$28.548*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$29.803*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$31.099*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$32.402*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$33.657*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$34.947*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$36.208*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$36.208
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$101.208,00**

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*

Réditos moratorios acumulados a 29/02/2020										*$7.268*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$8.685*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$10.037*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$11.400*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$12.713*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$14.070*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$15.440*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$16.773*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$18.130*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$19.430*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$20.746*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$22.049*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$23.244*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$24.554*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$25.815*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$27.111*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$28.366*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$29.662*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$30.965*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$32.220*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$33.510*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$34.771*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$34.771
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$99.771,00**

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*
Réditos moratorios acumulados a 29/02/2020										*$5.886*
$ 65.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$1.417		*$7.303*
$ 65.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$1.352		*$8.655*
$ 65.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$1.363		*$10.018*
$ 65.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$1.313		*$11.331*
$ 65.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$1.357		*$12.688*
$ 65.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$1.370		*$14.058*
$ 65.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$1.333		*$15.391*
$ 65.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$1.357		*$16.748*
$ 65.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$1.300		*$18.048*
$ 65.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$1.316		*$19.364*
$ 65.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$1.303		*$20.667*
$ 65.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$1.195		*$21.862*
$ 65.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$1.310		*$23.172*
$ 65.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$1.261		*$24.433*
$ 65.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$1.296		*$25.729*
$ 65.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$1.255		*$26.984*
$ 65.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$1.296		*$28.280*
$ 65.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$1.303		*$29.583*
$ 65.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$1.255		*$30.838*
$ 65.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$1.290		*$32.128*
$ 65.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$1.261		*$33.389*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$33.389
CAPITAL A PAGAR										$65.000
TOTAL A PAGAR A										**$98.389,00**

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*

Réditos moratorios acumulados a 29/02/2020										*$178.041*
$ 2.080.000	01-mar-20	31-mar-20	31	18,95%	28,43%	25,28%	2,11%	$45.351		*$223.392*
$ 2.080.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$43.264		*$266.656*
$ 2.080.000	01-may-20	31-may-20	31	18,19%	27,29%	24,37%	2,03%	$43.631		*$310.287*
$ 2.080.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$42.016		*$352.303*
$ 2.080.000	01-jul-20	31-jul-20	31	18,12%	27,18%	24,29%	2,02%	$43.417		*$395.720*
$ 2.080.000	01-ago-20	31-ago-20	31	18,29%	27,44%	24,49%	2,04%	$43.846		*$439.566*
$ 2.080.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$42.640		*$482.206*
$ 2.080.000	01-oct-20	31-oct-20	31	18,09%	27,14%	24,25%	2,02%	$43.417		*$525.623*
$ 2.080.000	01-nov-20	30-nov-20	30	17,84%	26,76%	23,95%	2,00%	$41.600		*$567.223*
$ 2.080.000	01-dic-20	31-dic-20	31	17,46%	26,19%	23,49%	1,96%	$42.127		*$609.350*
$ 2.080.000	01-ene-21	31-ene-21	31	17,32%	25,98%	23,32%	1,94%	$41.697		*$651.047*
$ 2.080.000	01-feb-21	28-feb-21	28	17,54%	26,31%	23,59%	1,97%	$38.244		*$689.291*
$ 2.080.000	01-mar-21	31-mar-21	31	17,41%	26,12%	23,43%	1,95%	$41.912		*$731.203*
$ 2.080.000	01-abr-21	30-abr-21	30	17,31%	25,97%	23,31%	1,94%	$40.352		*$771.555*
$ 2.080.000	01-may-21	31-may-21	31	17,22%	25,83%	23,20%	1,93%	$41.482		*$813.037*
$ 2.080.000	01-jun-21	30-jun-21	30	17,21%	25,82%	23,19%	1,93%	$40.144		*$853.181*
$ 2.080.000	01-jul-21	31-jul-21	31	17,18%	25,77%	23,15%	1,93%	$41.482		*$894.663*
$ 2.080.000	01-ago-21	31-ago-21	31	17,24%	25,86%	23,22%	1,94%	$41.697		*$936.360*
$ 2.080.000	01-sep-21	30-sep-21	30	17,19%	25,79%	23,16%	1,93%	$40.144		*$976.504*
$ 2.080.000	01-oct-21	31-oct-21	31	17,08%	25,62%	23,03%	1,92%	$41.267		*$1.017.771*
$ 2.080.000	01-nov-21	30-nov-21	30	17,27%	25,91%	23,26%	1,94%	$40.352		*$1.058.123*
TOTAL INTERESES MORATORIO DEL 01/03/2020 HASTA EL 30/11/2021										$1.058.123
CAPITAL A PAGAR										$2.080.000
TOTAL A PAGAR A										**$3.138.123,00**

RESUMEN Y TOTALIZACIÓN

Obligación	Capital	Intereses de mora
Cuota julio 2018	$65.000	$54.726
Cuota agosto 2018	$65.000	$53.257
Cuota septiembre 2018	$65.000	$51.789
Cuota octubre 2018	$65.000	$50.359
Cuota noviembre 2018	$65.000	$48.907
Cuota diciembre 2018	$65.000	$47.508
Cuota enero 2019	$65.000	$46.073
Cuota febrero 2019	$65.000	$44.617
Cuota marzo 2019	$65.000	$43.310
Cuota abril 2019	$65.000	$41.871
Cuota mayo 2019	$65.000	$40.475
Cuota junio 2019	$65.000	$39.036
Cuota julio 2019	$65.000	$37.645
Cuota agosto 2019	$65.000	$36.208
Cuota septiembre 2019	$65.000	$34.771
Cuota octubre 2019	$65.000	$33.389
Capital acelerado	$2.080.000	$1.058.123
Total capital / intereses	**$3.120.000**	**$1.762.064**
TOTAL GLOBAL	**N/A**	**$4.882.064**

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 LOS diecisiete capitales e intereses moratorios asciende a la suma global de CUATRO MILLONES OCHOCIENTOS OCHENTA Y DOS MIL SESENTA Y CUATRO PESOS ($4.882.064,oo) hasta la fecha de corte 30 de noviembre 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 al extremo ejecutante 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,

Firmado Por:

Leysa Jhysneyde Bermeo Bautista
Juez
Juzgado Pequeñas Causas
Juzgados 01 Pequeñas Causas Y Competencias Múltiples
Bucaramanga - Santander