

 Rama Judicial Consejo Superior de la Judicatura República de Colombia	PROCESO: GESTION DOCUMENTAL	CÓDIGO: CSJCF-GD-F04	
	ACUSE DE RECIBIDO: ACUSE DE RECIBIDO PARA LOS DOCUMENTOS ENTRANTES PARA LOS DESPACHOS	VERSIÓN: 2	

Centro de Servicios Judiciales Civil y Familia - Manizales En Apoyo a los Juzgados Laborales del Circuito de Manizales

Acuse de Recibido

FECHA: Miercoles 01 de Marzo del 2023

HORA: 2:14:04 pm

Se ha registrado en el sistema, la carga de 35 archivos suscritos a nombre de; JUAN CARLOS ZULUAGA MAESE, con el radicado; 202095, correo electrónico registrado; GERENCIA@ZULUAGAMAESE.COM, dirigidos al JUZGADO 2 CIVIL DEL CIRCUITO.

Si necesita comunicarse con el Centro de Servicios, puede hacerlo dentro de los horarios establecidos al teléfono de atención al usuario, (606) 8879620 ext. 11611

Archivos Cargados

Archivos Cargados	
71990013542.pdf	90000011047.pdf
71990013587.pdf	90000016929.pdf
71990013611.pdf	90000017128.pdf
71990013652.pdf	90000020254.pdf
71990013666.pdf	90000020322.pdf
71990013670.pdf	90000024803.pdf
71990013694.pdf	90000026564.pdf
71990013707.pdf	90000028967.pdf
71990013723.pdf	90000029992.pdf
71990013743.pdf	90000032582.pdf
90000001219.pdf	90000044246.pdf
90000001541.pdf	90000056624.pdf
90000001546.pdf	90000060351.pdf
90000005564.pdf	90000064921.pdf
90000006086.pdf	90000070310.pdf
	90000074191.pdf
	90000080598.pdf
	LIQUIDACION9.pdf
	MEMORIAL.pdf

CÓDIGO DE RECIBIDO: AR-17001-20230301141456-RJC-21930

Palacio de Justicia 'Fanny Gonzales Franco'
Carrera 23 # 21-48 Oficina 108 Manizales - Caldas
csjcfma@cendoj.ramajudicial.gov.co
8879620 ext. 11611

Respetado

JUEZ SEGUNDO CIVIL DEL CIRCUITO

Manizales, Caldas

REFERENCIA : PROCESO EJECUTIVO

DEMANDANTE : BANCOLOMBIA S.A

DEMANDADO : CONSTRUCTORA EL RUIZ Y OTROS

RADICADO : 2020-00095

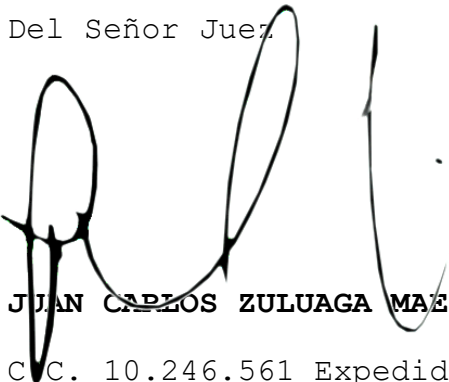
JUAN CARLOS ZULUAGA MAESE, mayor y vecino de Manizales, identificado con la cédula de ciudadanía No 10.246.561 expedida en Manizales, abogado en ejercicio con Tarjeta Profesional No. 33.919 del C.S.J., como apoderado de BANCOLOMBIA S.A dentro del presente proceso, de la manera más cordial y respetuosa me permito compartir la liquidación de los créditos expedida por mi cliente.

Lo anterior para que sea tenida en cuenta en su debida oportunidad procesal.

Los correos electrónicos para efectos de notificación registrados en el SIRNA son los siguientes.

- gerencia@zuluagamaese.com
- Abogado2@zuluagamaese.com
- abogadojczuluaga3@gmail.com

Del Señor Juez



JUAN CARLOS ZULUAGA MAESE

C.C. 10.246.561 Expedida en Manizales

T.P. 33.919 del C.S.J.

Representante legal ZULUAGA MAESE S.A.S.

Bogotá, febrero 28 de 2023

LIQUIDACIÓN DE CRÉDITO

A través del presente documento, presentamos la liquidación de saldo vigente respecto de las obligaciones a cargo de CONSTRUCTORA EL RUIZ S.A.S NIT. 900.235.350.

Producto	Número de Crédito	Saldo Capital	Saldo Interés	Total Castigado
CARTERA CASTIGADA - PRESTAMOS	62381004872	\$ 42,767,764.00	\$ 34,457,692.00	77,225,456.00
CARTERA CASTIGADA - PRESTAMOS	62381005156	\$ 11,716,420.00	\$ 9,343,879.00	21,060,299.00
CARTERA CASTIGADA - PRESTAMOS	62381005373	\$ 42,496,152.00	\$ 33,577,762.00	76,073,914.00
CARTERA CASTIGADA - PRESTAMOS	62381005705	\$ 24,291,667.00	\$ 18,823,962.00	43,115,629.00
CARTERA CASTIGADA - PRESTAMOS	62381005850	\$ 18,791,667.00	\$ 14,680,075.00	33,471,742.00
CARTERA CASTIGADA - PRESTAMOS	62381006093	\$ 19,900,000.00	\$ 15,437,683.00	35,337,683.00
PAGARÉ SIN NUMERO SUSCRITO EL DIA 20 DE ENERO DEL 2019	Subtotal de cartera castigada	\$ 159,963,670.00	\$ 126,321,053.00	\$ 286,284,723.00

Inicio de mora: 07/11/2019

Producto	Número de Crédito	Saldo Capital	Saldo Interés	Total Castigado
CARTERA CASTIGADA- SOBREGIRO	62387541846	\$ 13,015,496.54	\$ 9,396,833.24	22,412,329.78
	Subtotal de cartera castigada	\$ 13,015,496.54	\$ 9,396,833.24	\$ 22,412,329.78

Inicio de mora: 08/10/2019

Sergio Andrés Barón Méndez
Representante Legal Judicial
BANCOLOMBIA S.A.



Bogotá, febrero 21 de 2023
Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000070310
Mora desde	02/03/2020

Tasa pactada en el pagaré	7.50%
Tasa de mora	11.25%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	203,668,816.53	748,295.1965
Int. Corrientes a fecha de demanda	3,709,196.83	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	207,378,013.36	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	247,649,118.41	748,295.1965
Interes Corriente	3,709,196.83	
Intereses por Mora	92,359,432.83	
Seguros en Demanda	0.00	
Total Demanda	343,717,748.07	

CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	748,295.1965	203,668.816.53	3,709.196.83	0.00						203,668.816.53	3,709.196.83	0.00	207,378.013.36
Idos para Deman	mar-2-2020	7.50%		272.1771	748,295.1965	203,668.816.53	3,709.196.83	0.00	0.00	0.00			0.00	203,668.816.53	3,709.196.83	0.00	207,378.013.36
Cierre de Mes	mar-31-2020	11.25%	29	273.6304	748,295.1965	204,756.313.94	3,709.196.83	1,736.947.38	0.00	0.00	0.00	0.00	0.00	204,756.313.94	3,709.196.83	1,736.947.38	210,202.458.15
Cierre de Mes	abr-30-2020	11.25%	30	275.2972	748,295.1965	206,003.572.37	3,709.196.83	3,570.916.69	0.00	0.00	0.00	0.00	0.00	206,003.572.37	3,709.196.83	3,570.916.69	213,283.685.89
Cierre de Mes	may-31-2020	11.25%	31	276.3085	748,295.1965	206,760.323.30	3,709.196.83	5,492.000.30	0.00	0.00	0.00	0.00	0.00	206,760.323.30	3,709.196.83	5,492.000.30	215,961.520.43
Cierre de Mes	jun-30-2020	11.25%	30	276.0795	748,295.1965	206,588.963.70	3,709.196.83	7,348.799.82	0.00	0.00	0.00	0.00	0.00	206,588.963.70	3,709.196.83	7,348.799.82	217,646.960.35
Cierre de Mes	jul-31-2020	11.25%	31	275.0963	748,295.1965	205,853.239.86	3,709.196.83	9,256.278.21	0.00	0.00	0.00	0.00	0.00	205,853.239.86	3,709.196.83	9,256.278.21	218,818.714.90
Cierre de Mes	ago-31-2020	11.25%	31	274.5900	748,295.1965	205,474.378.01	3,709.196.83	11,186.840.60	0.00	0.00	0.00	0.00	0.00	205,474.378.01	3,709.196.83	11,186.840.60	220,370.415.44
Cierre de Mes	sep-30-2020	11.25%	30	274.5763	748,295.1965	205,464.126.36	3,709.196.83	13,087.778.70	0.00	0.00	0.00	0.00	0.00	205,464.126.36	3,709.196.83	13,087.778.70	222,261.101.89
Cierre de Mes	oct-31-2020	11.25%	31	275.0156	748,295.1965	205,792.852.44	3,709.196.83	15,094.303.71	0.00	0.00	0.00	0.00	0.00	205,792.852.44	3,709.196.83	15,094.303.71	224,596.352.98
Cierre de Mes	nov-30-2020	11.25%	30	275.3585	748,295.1965	206,049.442.87	3,709.196.83	17,054.222.39	0.00	0.00	0.00	0.00	0.00	206,049.442.87	3,709.196.83	17,054.222.39	226,812.862.09
Cierre de Mes	dic-31-2020	11.25%	31	275.0626	748,295.1965	205,828.022.32	3,709.196.83	19,057.422.73	0.00	0.00	0.00	0.00	0.00	205,828.022.32	3,709.196.83	19,057.422.73	228,594.641.88
Cierre de Mes	ene-31-2021	11.25%	31	275.4015	748,295.1965	206,081.619.56	3,709.196.83	21,128.900.69	0.00	0.00	0.00	0.00	0.00	206,081.619.56	3,709.196.83	21,128.900.69	230,919.717.08
Cierre de Mes	feb-28-2021	11.25%	28	276.4320	748,295.1965	206,852.737.76	3,709.196.83	23,080.753.17	0.00	0.00	0.00	0.00	0.00	206,852.737.76	3,709.196.83	23,080.753.17	233,642.687.76
Cierre de Mes	mar-31-2021	11.25%	31	277.9523	748,295.1965	207,990.370.95	3,709.196.83	25,310.585.69	0.00	0.00	0.00	0.00	0.00	207,990.370.95	3,709.196.83	25,310.585.69	237,010.153.47
Cierre de Mes	abr-30-2021	11.25%	30	279.5217	748,295.1965	209,164.745.43	3,709.196.83	27,518.359.28	0.00	0.00	0.00	0.00	0.00	209,164.745.43	3,709.196.83	27,518.359.28	240,392.301.54
Cierre de Mes	may-31-2021	11.25%	31	281.0856	748,												



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000064921
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.00%
Tasa de mora	12.00%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	154,100,656.62	566,177.8916
Int. Corrientes a fecha de demanda	2,988,278.79	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	157,088,935.41	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	186,670,096.45	566,177.8916
Interes Corriente	2,988,278.79	
Intereses por Mora	74,788,679.30	
Seguros en Demanda	0.00	
Total Demanda	264,447,054.54	

CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	566,177.8916	154,100.656.62	2,988,278.79	0.00						154,100.656.62	2,988,278.79	0.00	157,088.935.41
Idios para Deman	mar-2-2020	8.00%		272.1771	566,177.8916	154,100.656.62	2,988,278.79	0.00	0.00	0.00	0.00	0.00	0.00	154,100.656.62	2,988,278.79	0.00	157,088.935.41
Cierre de Mes	mar-31-2020	12.00%	29	273.6304	566,177.8916	154,923,482.95	2,988,278.79	1,397,414.90	0.00	0.00	0.00	0.00	0.00	154,923,482.95	2,988,278.79	1,397,414.90	159,309,176.64
Cierre de Mes	abr-30-2020	12.00%	30	275.2972	566,177.8916	155,867,188.26	2,988,278.79	2,873,680.92	0.00	0.00	0.00	0.00	0.00	155,867,188.26	2,988,278.79	2,873,680.92	161,729,147.97
Cierre de Mes	may-31-2020	12.00%	31	276.3085	566,177.8916	156,439,763.96	2,988,278.79	4,420,932.42	0.00	0.00	0.00	0.00	0.00	156,439,763.96	2,988,278.79	4,420,932.42	163,848,975.17
Cierre de Mes	jun-30-2020	12.00%	30	276.0795	566,177.8916	156,310,109.22	2,988,278.79	5,917,259.14	0.00	0.00	0.00	0.00	0.00	156,310,109.22	2,988,278.79	5,917,259.14	165,215,647.15
Cierre de Mes	jul-31-2020	12.00%	31	275.0963	566,177.8916	155,753,443.12	2,988,278.79	7,455,312.03	0.00	0.00	0.00	0.00	0.00	155,753,443.12	2,988,278.79	7,455,312.03	166,197,033.94
Cierre de Mes	ago-31-2020	12.00%	31	274.5900	566,177.8916	155,466,787.25	2,988,278.79	9,012,857.66	0.00	0.00	0.00	0.00	0.00	155,466,787.25	2,988,278.79	9,012,857.66	167,467,923.70
Cierre de Mes	sep-30-2020	12.00%	30	274.5763	566,177.8916	155,459,030.62	2,988,278.79	10,547,340.22	0.00	0.00	0.00	0.00	0.00	155,459,030.62	2,988,278.79	10,547,340.22	168,994,949.63
Cierre de Mes	oct-31-2020	12.00%	31	275.0156	566,177.8916	155,707,752.57	2,988,278.79	12,167,923.99	0.00	0.00	0.00	0.00	0.00	155,707,752.57	2,988,278.79	12,167,923.99	170,863,955.35
Cierre de Mes	nov-30-2020	12.00%	30	275.3585	566,177.8916	155,901,894.96	2,988,278.79	13,751,751.18	0.00	0.00	0.00	0.00	0.00	155,901,894.96	2,988,278.79	13,751,751.18	172,641,924.93
Cierre de Mes	dic-31-2020	12.00%	31	275.0626	566,177.8916	155,734,362.93	2,988,278.79	15,371,540.65	0.00	0.00	0.00	0.00	0.00	155,734,362.93	2,988,278.79	15,371,540.65	174,094,182.37
Cierre de Mes	ene-31-2021	12.00%	31	275.4015	566,177.8916	155,926,240.61	2,988,278.79	17,047,394.51	0.00	0.00	0.00	0.00	0.00	155,926,240.61	2,988,278.79	17,047,394.51	175,961,913.91
Cierre de Mes	feb-28-2021	12.00%	28	276.4320	566,177.8916	156,509,686.93	2,988,278.79	18,627,171.88	0.00	0.00	0.00	0.00	0.00	156,509,686.93	2,988,278.79	18,627,171.88	178,125,137.60
Cierre de Mes	mar-31-2021	12.00%	31	277.9523	566,177.8916	157,370,447.18	2,988,278.79	20,432,793.85	0.00	0.00	0.00	0.00	0.00	157,370,447.18	2,988,278.79	20,432,793.85	180,791,519.82
Cierre de Mes	abr-30-2021	12.00%	30	279.5217	566,177.8916	158,259,006.76	2,988,278.79	22,221,477.21	0.00	0.00	0.00	0.00	0.00	158,259,006.76	2,988,278.79	22,221,477.21	183,468,762.76
Cierre de Mes	may-31-2021	12.00%	31	281.0856</													



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000080598

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.50%

12.75%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	87,878,308.13	322,871.7924
Int. Corrientes a fecha de demanda	1,207,119.59	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	89,085,427.72	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	106,854,774.85	322,871.7924
Interes Corriente	1,207,119.59	
Intereses por Mora	45,810,379.86	
Seguros en Demanda	0.00	
Total Demanda	153,872,274.30	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	322.871.7924	87.878.308.13	1.207.119.59	0.00						87.878.308.13	1.207.119.59	0.00	89.085.427.72
Idos para Demar	mar-2-2020	8.50%	0	272.1771	322.871.7924	87.878.308.13	1.207.119.59	0.00	0.00	0.00	0.00	0.00	0.00	87.878.308.13	1.207.119.59		89.085.427.72
Cierre de Mes	mar-31-2020	12.75%	29	273.6304	322.871.7924	88.347.537.70	1.207.119.59	844.051.75	0.00	0.00	0.00	0.00	0.00	88.347.537.70	1.207.119.59	844.051.75	90.398.709.04
Cierre de Mes	abr-30-2020	12.75%	30	275.2372	322.871.7924	88.885.700.41	1.207.119.59	1.736.207.39	0.00	0.00	0.00	0.00	0.00	88.885.700.41	1.207.119.59	1.736.207.39	91.829.027.39
Cierre de Mes	may-31-2020	12.75%	31	276.3085	322.871.7924	89.212.220.65	1.207.119.59	2.671.779.76	0.00	0.00	0.00	0.00	0.00	89.212.220.65	1.207.119.59	2.671.779.76	93.081.120.00
Cierre de Mes	jun-30-2020	12.75%	30	276.0795	322.871.7924	89.138.283.01	1.207.119.59	3.577.070.39	0.00	0.00	0.00	0.00	0.00	89.138.283.01	1.207.119.59	3.577.070.39	93.922.472.99
Cierre de Mes	jul-31-2020	12.75%	31	275.0963	322.871.7924	88.820.835.46	1.207.119.59	4.508.138.40	0.00	0.00	0.00	0.00	0.00	88.820.835.46	1.207.119.59	4.508.138.40	94.536.093.45
Cierre de Mes	ago-31-2020	12.75%	31	274.5900	322.871.7924	88.657.365.48	1.207.119.59	5.451.535.59	0.00	0.00	0.00	0.00	0.00	88.657.365.48	1.207.119.59	5.451.535.59	95.316.020.66
Cierre de Mes	sep-30-2020	12.75%	30	274.5763	322.871.7924	88.652.942.13	1.207.119.59	6.381.467.66	0.00	0.00	0.00	0.00	0.00	88.652.942.13	1.207.119.59	6.381.467.66	96.241.529.38
Cierre de Mes	oct-31-2020	12.75%	31	275.0156	322.871.7924	88.794.779.71	1.207.119.59	7.364.102.49	0.00	0.00	0.00	0.00	0.00	88.794.779.71	1.207.119.59	7.364.102.49	97.366.001.79
Cierre de Mes	nov-30-2020	12.75%	30	275.3585	322.871.7924	88.905.492.45	1.207.119.59	8.324.983.66	0.00	0.00	0.00	0.00	0.00	88.905.492.45	1.207.119.59	8.324.983.66	98.437.595.70
Cierre de Mes	dic-31-2020	12.75%	31	275.0626	322.871.7924	88.809.954.68	1.207.119.59	9.308.276.93	0.00	0.00	0.00	0.00	0.00	88.809.954.68	1.207.119.59	9.308.276.93	99.325.351.20
Cierre de Mes	ene-31-2021	12.75%	31	275.4015	322.871.7924	88.919.375.93	1.207.119.59	10.326.120.17	0.00	0.00	0.00	0.00	0.00	88.919.375.93	1.207.119.59	10.326.120.17	100.452.615.69
Cierre de Mes	feb-28-2021	12.75%	28	276.4320	322.871.7924	89.252.095.32	1.207.119.59	11.286.034.78	0.00	0.00	0.00	0.00	0.00	89.252.095.32	1.207.119.59	11.286.034.78	101.745.249.69
Cierre de Mes	mar-31-2021	12.75%	31	277.9523	322.871.7924	89.742.957.30	1.207.119.59	12.383.695.20	0.00	0.00	0.00	0.00	0.00	89.742.957.30	1.207.119.59	12.383.695.20	103.333.772.09
Cierre de Mes	abr-30-2021	12.75%	30	279.5217	322.871.7924	90.249.672.29	1.207.119.59	13.471.616.83	0.00	0.00	0.00	0.00	0.00	90.249.672.29	1.207.119.59	13.471.616.83	104.928.408.71
Cierre de Mes	may-31-2021	12.75%	31	281.0856	322.87												



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000020254

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

9.15%

13.73%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	161,721,390.38	594,177.0648
Int. Corrientes a fecha de demanda	8,145,795.18	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	169,867,185.56	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	195,901,485.45	594,177.0648
Interes Corriente	8,145,795.18	
Intereses por Mora	91,281,003.77	
Seguros en Demanda	0.00	
Total Demanda	295,328,284.40	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonos pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	594.177.0648	161.721.390.38	8,145.795.18	0.00						161.721.390.38	8,145.795.18	0.00	169.867.185.56
Idios para Deman	mar-2-2020	9.15%	0	272.1771	594.177.0648	161.721.390.38	8,145.795.18	0.00	0.00	0.00	0.00	0.00	0.00	161.721.390.38	8,145.795.18	0.00	169.867.185.56
Cierre de Mes	mar-31-2020	13.73%	29	273.6304	594.177.0648	162.584.907.91	8,145.795.18	1,665.889.46	0.00	0.00	0.00	0.00	0.00	162.584.907.91	8,145.795.18	1,665.889.46	172.396.592.55
Cierre de Mes	abr-30-2020	13.73%	30	275.2972	594.177.0648	163.575.282.24	8,145.795.18	3,427.942.33	0.00	0.00	0.00	0.00	0.00	163.575.282.24	8,145.795.18	3,427.942.33	175.149.019.75
Cierre de Mes	may-31-2020	13.73%	31	276.3085	594.177.0648	164.176.173.51	8,145.795.18	5,277.072.68	0.00	0.00	0.00	0.00	0.00	164.176.173.51	8,145.795.18	5,277.072.68	177.599.041.37
Cierre de Mes	jun-30-2020	13.73%	30	276.0795	594.177.0648	164.040.106.96	8,145.795.18	7,067.662.04	0.00	0.00	0.00	0.00	0.00	164.040.106.96	8,145.795.18	7,067.662.04	179.253.564.18
Cierre de Mes	jul-31-2020	13.73%	31	275.0863	594.177.0648	163.455.912.07	8,145.795.18	8,910.603.97	0.00	0.00	0.00	0.00	0.00	163.455.912.07	8,145.795.18	8,910.603.97	180.512.311.22
Cierre de Mes	ago-31-2020	13.73%	31	274.5900	594.177.0648	163.155.080.22	8,145.795.18	10,779.309.07	0.00	0.00	0.00	0.00	0.00	163.155.080.22	8,145.795.18	10,779.309.07	182.080.184.47
Cierre de Mes	sep-30-2020	13.73%	30	274.5763	594.177.0648	163.146.940.00	8,145.795.18	12,622.637.70	0.00	0.00	0.00	0.00	0.00	163.146.940.00	8,145.795.18	12,622.637.70	183.915.372.88
Cierre de Mes	oct-31-2020	13.73%	31	275.0156	594.177.0648	163.407.961.98	8,145.795.18	14,571.781.12	0.00	0.00	0.00	0.00	0.00	163.407.961.98	8,145.795.18	14,571.781.12	186.125.538.28
Cierre de Mes	nov-30-2020	13.73%	30	275.3585	594.177.0648	163.611.705.30	8,145.795.18	16,479.147.46	0.00	0.00	0.00	0.00	0.00	163.611.705.30	8,145.795.18	16,479.147.46	188.236.647.94
Cierre de Mes	dic-31-2020	13.73%	31	275.0626	594.177.0648	163.435.888.30	8,145.795.18	18,432.532.78	0.00	0.00	0.00	0.00	0.00	163.435.888.30	8,145.795.18	18,432.532.78	190.014.216.26
Cierre de Mes	ene-31-2021	13.73%	31	275.4015	594.177.0648	163.637.254.91	8,145.795.18	20,455.885.04	0.00	0.00	0.00	0.00	0.00	163.637.254.91	8,145.795.18	20,455.885.04	192.238.935.13
Cierre de Mes	feb-28-2021	13.73%	28	276.4320	594.177.0648	164.249.554.38	8,145.795.18	22,365.177.08	0.00	0.00	0.00	0.00	0.00	164.249.554.38	8,145.795.18	22,365.177.08	194.760.526.64
Cierre de Mes	mar-31-2021	13.73%	31	277.9523	594.177.0648	165.152.881.77	8,145.795.18	24,549.783.06	0.00	0.00	0.00	0.00	0.00	165.152.881.77	8,145.795.18	24,549.783.06	197.848.460.01
Cierre de Mes	abr-30-2021	13.73%	30	279.5217	594.177.0648	166.085.383.25	8,145.795.18	26,716.449.29	0.00	0.00	0.00	0.00	0.00	166.085.383.25	8,145.795.18	26,716.449.29	200.947.627.72
Cierre de Mes	may-31-2021	13.73%	31	281.0													



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

71990013723

24/10/2019

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.92%

13.38%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	254,955,862.00	945,326.7819
Int. Corrientes a fecha de demanda	12,532,556.19	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	267,488,418.19	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	311,676,319.71	945,326.7819
Interes Corriente	12,532,556.19	
Intereses por Mora	161,739,708.66	
Seguros en Demanda	0.00	
Total Demanda	485,948,584.56	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	945,326.7819	254,955,862.00	12,532,556.19	0.00						254,955,862.00	12,532,556.19	0.00	267,488,418.19
Idos para Demar	oct-24-2019	8.92%	0	269.7013	945,326.7819	254,955,862.00	12,532,556.19	0.00	0.00	0.00	0.00	0.00	0.00	254,955,862.00	12,532,556.19	0.00	267,488,418.19
Cierre de Mes	oct-31-2019	13.38%	7	269.8413	945,326.7819	255,088,207.75	12,532,556.19	615,065.25	0.00	0.00	0.00	0.00	0.00	255,088,207.75	12,532,556.19	615,065.25	268,235,829.19
Cierre de Mes	nov-30-2019	13.38%	30	270.3574	945,326.7819	255,576,090.90	12,532,556.19	3,274,151.46	0.00	0.00	0.00	0.00	0.00	255,576,090.90	12,532,556.19	3,274,151.46	271,382,798.55
Cierre de Mes	dic-31-2019	13.38%	31	270.7132	945,326.7819	255,912,438.17	12,532,556.19	6,057,592.14	0.00	0.00	0.00	0.00	0.00	255,912,438.17	12,532,556.19	6,057,592.14	274,502,586.50
Cierre de Mes	ene-31-2020	13.38%	31	271.2074	945,326.7819	256,379,618.67	12,532,556.19	8,874,979.33	0.00	0.00	0.00	0.00	0.00	256,379,618.67	12,532,556.19	8,874,979.33	277,787,154.19
Cierre de Mes	feb-29-2020	13.38%	29	272.0984	945,326.7819	257,221,904.63	12,532,556.19	11,565,285.73	0.00	0.00	0.00	0.00	0.00	257,221,904.63	12,532,556.19	11,565,285.73	281,319,746.75
Cierre de Mes	mar-31-2020	13.38%	31	273.6304	945,326.7819	258,670,145.46	12,532,556.19	14,520,694.19	0.00	0.00	0.00	0.00	0.00	258,670,145.46	12,532,556.19	14,520,694.19	285,723,395.84
Cierre de Mes	abr-30-2020	13.38%	30	275.2972	945,326.7819	260,245,816.14	12,532,556.19	17,452,843.12	0.00	0.00	0.00	0.00	0.00	260,245,816.14	12,532,556.19	17,452,843.12	290,231,215.45
Cierre de Mes	may-31-2020	13.38%	31	276.3085	945,326.7819	261,201,825.12	12,532,556.19	20,497,263.31	0.00	0.00	0.00	0.00	0.00	261,201,825.12	12,532,556.19	20,497,263.31	294,231,644.62
Cierre de Mes	jun-30-2020	13.38%	30	276.0795	945,326.7819	260,985,345.28	12,532,556.19	23,392,367.69	0.00	0.00	0.00	0.00	0.00	260,985,345.28	12,532,556.19	23,392,367.69	296,910,269.16
Cierre de Mes	jul-31-2020	13.38%	31	275.0963	945,326.7819	260,055,899.99	12,532,556.19	26,339,049.11	0.00	0.00	0.00	0.00	0.00	260,055,899.99	12,532,556.19	26,339,049.11	298,927,505.29
Cierre de Mes	ago-31-2020	13.38%	31	274.5900	945,326.7819	259,577,281.04	12,532,556.19	29,347,325.16	0.00	0.00	0.00	0.00	0.00	259,577,281.04	12,532,556.19	29,347,325.16	301,457,162.39
Cierre de Mes	sep-30-2020	13.38%	30	274.5763	945,326.7819	259,564,330.07	12,532,556.19	32,334,975.94	0.00	0.00	0.00	0.00	0.00	259,564,330.07	12,532,556.19	32,334,975.94	304,431,862.20
Cierre de Mes	oct-31-2020	13.38%	31	275.0156	945,326.7819	259,979,612.12	12,532,556.19	35,512,948.30	0.00	0.00	0.00	0.00	0.00	259,979,612.12	12,532,556.19	35,512,948.30	308,025,116.61
Cierre de Mes	nov-30-2020	13.38%	30	275.3585	945,326.7819	260,303,764.67	12,532,556.19	38,618,256.40	0.00	0.00	0.00	0.00	0.00	260,303,764.67	12,532,556.19	38,618,256.40	311,454,577.26
Cierre de Mes	dic-31-																



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000016929

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.30%

12.45%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	242,890,738.16	892,399.6110
Int. Corrientes a fecha de demanda	11,133,875.55	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	254,024,613.71	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	294,226,115.03	892,399.6110
Interes Corriente	11,133,875.55	
Intereses por Mora	122,822,897.98	
Seguros en Demanda	0.00	
Total Demanda	428,182,888.56	

CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	892,399.6110	242,890,738.16	11,133,875.55	0.00						242,890,738.16	11,133,875.55	0.00	254,024,613.71
Idos para Deman	mar-2-2020	8.30%	0	272.1771	892,399.6110	242,890,738.16	11,133,875.55	0.00	0.00	0.00	0.00	0.00	0.00	242,890,738.16	11,133,875.55	0.00	254,024,613.71
Cierre de Mes	mar-31-2020	12.45%	29	273.6304	892,399.6110	244,187,662.52	11,133,875.55	2,280,875.52	0.00	0.00	0.00	0.00	0.00	244,187,662.52	11,133,875.55	2,280,875.52	257,602,413.59
Cierre de Mes	abr-30-2020	12.45%	30	275.2972	892,399.6110	245,675,114.19	11,133,875.55	4,691,227.12	0.00	0.00	0.00	0.00	0.00	245,675,114.19	11,133,875.55	4,691,227.12	261,500,216.86
Cierre de Mes	may-31-2020	12.45%	31	276.3085	892,399.6110	246,577,597.92	11,133,875.55	7,218,319.78	0.00	0.00	0.00	0.00	0.00	246,577,597.92	11,133,875.55	7,218,319.78	264,929,793.25
Cierre de Mes	jun-30-2020	12.45%	30	276.0795	892,399.6110	246,373,238.41	11,133,875.55	9,663,066.96	0.00	0.00	0.00	0.00	0.00	246,373,238.41	11,133,875.55	9,663,066.96	267,170,180.92
Cierre de Mes	jul-31-2020	12.45%	31	275.0963	892,399.6110	245,495,831.11	11,133,875.55	12,176,851.88	0.00	0.00	0.00	0.00	0.00	245,495,831.11	11,133,875.55	12,176,851.88	268,806,558.54
Cierre de Mes	ago-31-2020	12.45%	31	274.5900	892,399.6110	245,044,009.18	11,133,875.55	14,723,353.86	0.00	0.00	0.00	0.00	0.00	245,044,009.18	11,133,875.55	14,723,353.86	270,901,238.59
Cierre de Mes	sep-30-2020	12.45%	30	274.5763	892,399.6110	245,031,783.31	11,133,875.55	17,232,966.33	0.00	0.00	0.00	0.00	0.00	245,031,783.31	11,133,875.55	17,232,966.33	273,398,625.19
Cierre de Mes	oct-31-2020	12.45%	31	275.0156	892,399.6110	245,423,814.46	11,133,875.55	19,884,244.02	0.00	0.00	0.00	0.00	0.00	245,423,814.46	11,133,875.55	19,884,244.02	276,441,934.03
Cierre de Mes	nov-30-2020	12.45%	30	275.3585	892,399.6110	245,729,818.29	11,133,875.55	22,476,252.68	0.00	0.00	0.00	0.00	0.00	245,729,818.29	11,133,875.55	22,476,252.68	279,339,946.52
Cierre de Mes	dic-31-2020	12.45%	31	275.0626	892,399.6110	245,465,757.24	11,133,875.55	25,128,078.59	0.00	0.00	0.00	0.00	0.00	245,465,757.24	11,133,875.55	25,128,078.59	281,727,711.38
Cierre de Mes	ene-31-2021	12.45%	31	275.4015	892,399.6110	245,768,191.47	11,133,875.55	27,872,525.93	0.00	0.00	0.00	0.00	0.00	245,768,191.47	11,133,875.55	27,872,525.93	284,774,592.95
Cierre de Mes	feb-28-2021	12.45%	28	276.4320	892,399.6110	246,687,809.27	11,133,875.55	30,460,321.43	0.00	0.00	0.00	0.00	0.00	246,687,809.27	11,133,875.55	30,460,321.43	288,286,006.25
Cierre de Mes	mar-31-2021	12.45%	31	277.9523	892,399.6110	248,044,524.40	11,133,875.55	33,418,904.18	0.00	0.00	0.00	0.00	0.00	248,044,524.40	11,133,875.55	33,418,904.18	292,597,304.13
Cierre de Mes	abr-30-2021	12.45%	30	279.5217	892,399.6110	249,445,056.35	11,133,875.55	36,350,636.41	0.00	0.00	0.00	0.00	0.00	249,445,056.35	11,133,875.55	36,350,636.41	296,929,568.31
Cierre de Mes	may-																



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000001546
Mora desde	24/10/2019

Tasa pactada en el pagaré	8.30%
Tasa de mora	12.45%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	472,916,344.41	1,753,481.8869
Int. Corrientes a fecha de demanda	21,688,605.38	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	494,604,949.79	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	578,126,835.77	1,753,481.8869
Interes Corriente	21,688,605.38	
Intereses por Mora	276,261,485.77	
Seguros en Demanda	0.00	
Total Demanda	876,076,926.92	

CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	1,753,481.8869	472,916,344.41	21,688,605.38	0.00	0.00	0.00	0.00	0.00	0.00	472,916,344.41	21,688,605.38	0.00	494,604,949.79
Idios para Demar	oct-24-2019	8.30%	0	269.7013	1,753,481.8869	472,916,344.41	21,688,605.38	0.00	0.00	0.00	0.00	0.00	0.00	472,916,344.41	21,688,605.38	0.00	494,604,949.79
Cierre de Mes	oct-31-2019	12.45%	7		269.8413	1,753,481.8869	473,161,831.89	1,065,967.90	0.00	0.00	0.00	0.00	0.00	473,161,831.89	21,688,605.38	1,065,967.90	495,916,405.17
Cierre de Mes	nov-30-2019	12.45%	30		270.3574	1,753,481.8869	474,066,803.89	5,672,497.93	0.00	0.00	0.00	0.00	0.00	474,066,803.89	21,688,605.38	5,672,497.93	501,427,907.20
Cierre de Mes	dic-31-2019	12.45%	31		270.7132	1,753,481.8869	474,690,692.74	10,491,143.44	0.00	0.00	0.00	0.00	0.00	474,690,692.74	21,688,605.38	10,491,143.44	506,870,441.56
Cierre de Mes	ene-31-2020	12.45%	31		271.2074	1,753,481.8869	475,557,263.49	21,688,605.38	15,365,166.09	0.00	0.00	0.00	0.00	475,557,263.49	21,688,605.38	15,365,166.09	512,611,034.96
Cierre de Mes	feb-29-2020	12.45%	29		272.0984	1,753,481.8869	477,119,615.85	21,688,605.38	20,016,253.02	0.00	0.00	0.00	0.00	477,119,615.85	21,688,605.38	20,016,253.02	518,824,474.25
Cierre de Mes	mar-31-2020	12.45%	31		273.6304	1,753,481.8869	479,805,950.11	25,122,329.21	0.00	0.00	0.00	0.00	0.00	479,805,950.11	21,688,605.38	25,122,329.21	526,616,884.70
Cierre de Mes	abr-30-2020	12.45%	30		275.2972	1,753,481.8869	482,728,653.71	30,184,868.33	0.00	0.00	0.00	0.00	0.00	482,728,653.71	21,688,605.38	30,184,868.33	534,602,127.42
Cierre de Mes	may-31-2020	12.45%	31		276.3085	1,753,481.8869	484,501,949.95	21,688,605.38	35,437,580.85	0.00	0.00	0.00	0.00	484,501,949.95	21,688,605.38	35,437,580.85	541,628,136.18
Cierre de Mes	jun-30-2020	12.45%	30		276.0795	1,753,481.8869	484,100,402.59	21,688,605.38	40,428,903.01	0.00	0.00	0.00	0.00	484,100,402.59	21,688,605.38	40,428,903.01	546,217,910.98
Cierre de Mes	jul-31-2020	12.45%	31		275.0963	1,753,481.8869	482,376,379.20	21,688,605.38	45,505,294.81	0.00	0.00	0.00	0.00	482,376,379.20	21,688,605.38	45,505,294.81	549,570,279.39
Cierre de Mes	ago-31-2020	12.45%	31		274.5900	1,753,481.8869	481,488,591.32	21,688,605.38	50,684,353.31	0.00	0.00	0.00	0.00	481,488,591.32	21,688,605.38	50,684,353.31	553,861,550.01
Cierre de Mes	sep-30-2020	12.45%	30		274.5763	1,753,481.8869	481,464,568.62	21,688,605.38	55,824,652.22	0.00	0.00	0.00	0.00	481,464,568.62	21,688,605.38	55,824,652.22	558,977,826.22
Cierre de Mes	oct-30-2020	12.45%	31		275.0156	1,753,481.8869	482,234,873.21	21,688,605.38	61,289,028.55	0.00	0.00	0.00	0.00	482,234,873.21	21,688,605.38	61,289,028.55	565,212,507.14
Cierre de Mes	nov-30-2020	12.45%	30		275.3595	1,753,481.8869	482,836,142.15	21,688,605.38	66,624,778.88	0.00	0.00	0.00	0.00	482,836,142.15	21,688,605.38	66,624,778.88	571,149,526.41
Cierre de Mes	dic-31-2020	12.45%	31		275.0626	1,753,4											



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000060351

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.00%

12.00%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	103,799,170.99	381,366.2905
Int. Corrientes a fecha de demanda	2,012,845.79	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	105,812,016.78	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	125,737,304.98	381,366.2905
Interes Corriente	2,012,845.79	
Intereses por Mora	50,376,183.21	
Seguros en Demanda	0.00	
Total Demanda	178,126,333.98	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	381.366.2905	103.799.170.99	2.012.845.79	0.00						103.799.170.99	2.012.845.79	0.00	105.812.016.78
Idos para Demar	mar-2-2020	8.00%	0	272.1771	381.366.2905	103.799.170.99	2.012.845.79	0.00	0.00	0.00	0.00	0.00	0.00	103.799.170.99	2.012.845.79	0.00	105.812.016.78
Cierre de Mes	mar-31-2020	12.00%	29	273.6304	381.366.2905	104.353.410.62	2.012.845.79	941.271.19	0.00	0.00	0.00	0.00	0.00	104.353.410.62	2.012.845.79	941.271.19	107.307.527.60
Cierre de Mes	abr-30-2020	12.00%	30	275.2972	381.366.2905	104.989.071.95	2.012.845.79	1.935.654.94	0.00	0.00	0.00	0.00	0.00	104.989.071.95	2.012.845.79	1.935.654.94	108.937.572.68
Cierre de Mes	may-31-2020	12.00%	31	276.3085	381.366.2905	105.374.747.68	2.012.845.79	2.977.853.11	0.00	0.00	0.00	0.00	0.00	105.374.747.68	2.012.845.79	2.977.853.11	110.365.446.58
Cierre de Mes	jun-30-2020	12.00%	30	276.0795	381.366.2905	105.287.414.80	2.012.845.79	3.985.749.36	0.00	0.00	0.00	0.00	0.00	105.287.414.80	2.012.845.79	3.985.749.36	111.286.009.95
Cierre de Mes	jul-31-2020	12.00%	31	275.0863	381.366.2905	104.912.455.46	2.012.845.79	5.021.751.53	0.00	0.00	0.00	0.00	0.00	104.912.455.46	2.012.845.79	5.021.751.53	111.947.052.78
Cierre de Mes	ago-31-2020	12.00%	31	274.5900	381.366.2905	104.719.369.71	2.012.845.79	6.070.883.63	0.00	0.00	0.00	0.00	0.00	104.719.369.71	2.012.845.79	6.070.883.63	112.803.099.13
Cierre de Mes	sep-30-2020	12.00%	30	274.5763	381.366.2905	104.714.144.99	2.012.845.79	7.104.480.89	0.00	0.00	0.00	0.00	0.00	104.714.144.99	2.012.845.79	7.104.480.89	113.831.471.67
Cierre de Mes	oct-31-2020	12.00%	31	275.0156	381.366.2905	104.881.679.20	2.012.845.79	8.196.074.24	0.00	0.00	0.00	0.00	0.00	104.881.679.20	2.012.845.79	8.196.074.24	115.090.599.23
Cierre de Mes	nov-30-2020	12.00%	30	275.3585	381.366.2905	105.012.449.70	2.012.845.79	9.262.909.08	0.00	0.00	0.00	0.00	0.00	105.012.449.70	2.012.845.79	9.262.909.08	116.288.204.57
Cierre de Mes	dic-31-2020	12.00%	31	275.0626	381.366.2905	104.899.603.42	2.012.845.79	10.353.967.41	0.00	0.00	0.00	0.00	0.00	104.899.603.42	2.012.845.79	10.353.967.41	117.266.416.62
Cierre de Mes	ene-31-2021	12.00%	31	275.4015	381.366.2905	105.028.848.45	2.012.845.79	11.482.789.60	0.00	0.00	0.00	0.00	0.00	105.028.848.45	2.012.845.79	11.482.789.60	118.524.483.84
Cierre de Mes	feb-28-2021	12.00%	28	276.4320	381.366.2905	105.421.846.42	2.012.845.79	12.546.896.56	0.00	0.00	0.00	0.00	0.00	105.421.846.42	2.012.845.79	12.546.896.56	119.981.588.77
Cierre de Mes	mar-31-2021	12.00%	31	277.9523	381.366.2905	106.001.637.59	2.012.845.79	13.763.128.01	0.00	0.00	0.00	0.00	0.00	106.001.637.59	2.012.845.79	13.763.128.01	121.777.611.39
Cierre de Mes	abr-30-2021	12.00%	30	279.5217	381.366.2905	106.600.153.84	2.012.845.79	14.967.949.93	0.00	0.00	0.00	0.00	0.00	106.600.153.84	2.012.845.79	14.967.949.93	123.580.949.56
Cierre de Mes	may-31-2021	12.00%	31	281.0856	381.												



Bogotá, febrero 20 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	71990013611
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.40%
Tasa de mora	12.60%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	83,931,877.08	308,372.2954
Int. Corrientes a fecha de demanda	3,267,904.88	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	87,199,781.96	

Saldo de la obligación a feb 20 de 2023		
	Valor en pesos	Valor en UVR
Capital	101,991,854.75	308,372.2954
Interes Corriente	3,267,904.88	
Intereses por Mora	43,102,785.06	
Seguros en Demanda	0.00	
Total Demanda	148,362,544.69	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	308,372.2954	83,931,877.08	3,267,904.88	0.00						83,931,877.08	3,267,904.88	0.00	87,199,781.96
Idios para Deman	mar-2-2020	8.40%		272.1771	308,372.2954	83,931,877.08	3,267,904.88	0.00	0.00	0.00	0.00	0.00	0.00	83,931,877.08	3,267,904.88	0.00	87,199,781.96
Cierre de Mes	mar-31-2020	12.60%	29	273.6304	308,372.2954	84,380,034.54	3,267,904.88	797,161.97	0.00	0.00	0.00	0.00	0.00	84,380,034.54	3,267,904.88	797,161.97	88,445,101.39
Cierre de Mes	abr-30-2020	12.60%	30	275.2972	308,372.2954	84,894,029.48	3,267,904.88	1,639,665.61	0.00	0.00	0.00	0.00	0.00	84,894,029.48	3,267,904.88	1,639,665.61	89,801,599.97
Cierre de Mes	may-31-2020	12.60%	31	276.3085	308,372.2954	85,205,886.38	3,267,904.88	2,523,072.09	0.00	0.00	0.00	0.00	0.00	85,205,886.38	3,267,904.88	2,523,072.09	90,996,863.35
Cierre de Mes	jun-30-2020	12.60%	30	276.0795	308,372.2954	85,135,269.13	3,267,904.88	3,377,789.06	0.00	0.00	0.00	0.00	0.00	85,135,269.13	3,267,904.88	3,377,789.06	91,780,963.07
Cierre de Mes	jul-31-2020	12.60%	31	275.0963	308,372.2954	84,832,077.49	3,267,904.88	4,256,743.04	0.00	0.00	0.00	0.00	0.00	84,832,077.49	3,267,904.88	4,256,743.04	92,356,725.41
Cierre de Mes	ago-31-2020	12.60%	31	274.5900	308,372.2954	84,675,948.59	3,267,904.88	5,147,236.43	0.00	0.00	0.00	0.00	0.00	84,675,948.59	3,267,904.88	5,147,236.43	93,091,089.90
Cierre de Mes	sep-30-2020	12.60%	30	274.5763	308,372.2954	84,671,723.89	3,267,904.88	6,024,924.87	0.00	0.00	0.00	0.00	0.00	84,671,723.89	3,267,904.88	6,024,924.87	93,964,553.64
Cierre de Mes	oct-31-2020	12.60%	31	275.0156	308,372.2954	84,807,191.84	3,267,904.88	6,952,256.67	0.00	0.00	0.00	0.00	0.00	84,807,191.84	3,267,904.88	6,952,256.67	95,027,353.39
Cierre de Mes	nov-30-2020	12.60%	30	275.3585	308,372.2954	84,912,932.70	3,267,904.88	7,858,958.64	0.00	0.00	0.00	0.00	0.00	84,912,932.70	3,267,904.88	7,858,958.64	96,039,796.22
Cierre de Mes	dic-31-2020	12.60%	31	275.0626	308,372.2954	84,821,685.34	3,267,904.88	8,786,697.13	0.00	0.00	0.00	0.00	0.00	84,821,685.34	3,267,904.88	8,786,697.13	96,876,287.35
Cierre de Mes	ene-31-2021	12.60%	31	275.4015	308,372.2954	84,926,192.71	3,267,904.88	9,746,936.39	0.00	0.00	0.00	0.00	0.00	84,926,192.71	3,267,904.88	9,746,936.39	97,941,033.98
Cierre de Mes	feb-28-2021	12.60%	28	276.4320	308,372.2954	85,243,970.36	3,267,904.88	10,652,445.58	0.00	0.00	0.00	0.00	0.00	85,243,970.36	3,267,904.88	10,652,445.58	99,164,320.82
Cierre de Mes	mar-31-2021	12.60%	31	277.9523	308,372.2954	85,712,788.76	3,267,904.88	11,687,796.25	0.00	0.00	0.00	0.00	0.00	85,712,788.76	3,267,904.88	11,687,796.25	100,668,489.89
Cierre de Mes	abr-30-2021	12.60%	30	279.5217	308,372.2954	86,196,748.24	3,267,904.88	12,713,855.85	0.00	0.00	0.00	0.00	0.00	86,196,748.24	3,267,904.88	12,713,855.85	102,178,508.97
Cierre de Mes	may-31-2021	12.60%	31	281.0856	308,372.2954	86,679,011.68	3,267,904.88	13,7									



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	71990013670
Mora desde	24/10/2019

Tasa pactada en el pagaré	8.92%
Tasa de mora	13.38%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	218,345,623.62	809,583.1337
Int. Corrientes a fecha de demanda	10,428,807.66	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	228,774,431.28	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	266,921,340.26	809,583.1337
Interes Corriente	10,428,807.66	
Intereses por Mora	138,514,789.47	
Seguros en Demanda	0.00	
Total Demanda	415,864,937.39	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	809.583.1337	218.345.623.62	10.428.807.66	0.00	0.00	0.00	0.00	0.00	0.00	218.345.623.62	10.428.807.66	0.00	228.774.431.28
Idos para Demar	oct-24-2019	13.38%	0	269.7013	809.583.1337	218.345.623.62	10.428.807.66	0.00	0.00	0.00	0.00	0.00	0.00	218.345.623.62	10.428.807.66	0.00	228.774.431.28
Cierre de Mes	oct-31-2019	13.38%	7	269.8413	809.583.1337	218.458.965.26	10.428.807.66	526.745.31	0.00	0.00	0.00	0.00	0.00	218.458.965.26	10.428.807.66	526.745.31	229.414.518.23
Cierre de Mes	nov-30-2019	13.38%	30	270.3574	809.583.1337	218.876.791.11	10.428.807.66	2.804.001.59	0.00	0.00	0.00	0.00	0.00	218.876.791.11	10.428.807.66	2.804.001.59	232.109.606.36
Cierre de Mes	dic-31-2019	13.38%	31	270.7132	809.583.1337	219.164.840.79	10.428.807.66	5.187.755.73	0.00	0.00	0.00	0.00	0.00	219.164.840.79	10.428.807.66	5.187.755.73	234.781.404.18
Cierre de Mes	ene-31-2020	13.38%	31	271.2074	809.583.1337	219.564.936.77	10.428.807.66	6.600.581.85	0.00	0.00	0.00	0.00	0.00	219.564.936.77	10.428.807.66	6.600.581.85	237.594.326.26
Cierre de Mes	feb-29-2020	13.38%	29	272.0984	809.583.1337	220.286.275.35	10.428.807.66	9.904.575.26	0.00	0.00	0.00	0.00	0.00	220.286.275.35	10.428.807.66	9.904.575.26	240.619.658.27
Cierre de Mes	mar-31-2020	13.38%	31	273.6304	809.583.1337	221.526.556.71	10.428.807.66	12.435.603.58	0.00	0.00	0.00	0.00	0.00	221.526.556.71	10.428.807.66	12.435.603.58	244.390.967.95
Cierre de Mes	abr-30-2020	13.38%	30	275.2972	809.583.1337	222.875.969.87	10.428.807.66	14.946.712.28	0.00	0.00	0.00	0.00	0.00	222.875.969.87	10.428.807.66	14.946.712.28	248.251.489.81
Cierre de Mes	may-31-2020	13.38%	31	276.3085	809.583.1337	223.694.701.30	10.428.807.66	17.553.970.73	0.00	0.00	0.00	0.00	0.00	223.694.701.30	10.428.807.66	17.553.970.73	251.677.479.69
Cierre de Mes	jun-30-2020	13.38%	30	276.0795	809.583.1337	223.509.306.76	10.428.807.66	20.033.354.29	0.00	0.00	0.00	0.00	0.00	223.509.306.76	10.428.807.66	20.033.354.29	253.971.468.71
Cierre de Mes	jul-31-2020	13.38%	31	275.0963	809.583.1337	222.713.324.62	10.428.807.66	22.556.908.71	0.00	0.00	0.00	0.00	0.00	222.713.324.62	10.428.807.66	22.556.908.71	255.699.040.99
Cierre de Mes	ago-31-2020	13.38%	31	274.5900	809.583.1337	222.303.432.68	10.428.807.66	25.133.213.11	0.00	0.00	0.00	0.00	0.00	222.303.432.68	10.428.807.66	25.133.213.11	257.865.453.45
Cierre de Mes	sep-30-2020	13.38%	30	274.5763	809.583.1337	222.292.341.39	10.428.807.66	27.691.853.92	0.00	0.00	0.00	0.00	0.00	222.292.341.39	10.428.807.66	27.691.853.92	260.413.002.97
Cierre de Mes	oct-31-2020	13.38%	31	275.0156	809.583.1337	222.647.991.26	10.428.807.66	30.413.487.19	0.00	0.00	0.00	0.00	0.00	222.647.991.26	10.428.807.66	30.413.487.19	263.490.286.11
Cierre de Mes	nov-30-2020	13.38%	30	275.3595	809.583.1337	222.925.597.32	10.428.807.66	33.072.890.38	0.00	0.00	0.00	0.00	0.00	222.925.597.32	1		



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000011047

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.50%

12.75%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	162,030,818.21	595,313.9269
Int. Corrientes a fecha de demanda	7,600,473.31	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	169,631,291.52	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	196,276,311.39	595,313.9269
Interes Corriente	7,600,473.31	
Intereses por Mora	84,146,846.91	
Seguros en Demanda	0.00	
Total Demanda	288,023,631.61	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	595.313.9269	162.030.818.21	7.600.473.31	0.00						162.030.818.21	7.600.473.31	0.00	169.631.291.52
Idios para Demar	mar-2-2020	8.50%	0	272.1771	595.313.9269	162.030.818.21	7.600.473.31	0.00	0.00	0.00	0.00	0.00	0.00	162.030.818.21	7.600.473.31	0.00	169.631.291.52
Cierre de Mes	mar-31-2020	12.75%	29	273.6304	595.313.9269	162.895.987.94	7.600.473.31	1.556.270.25	0.00	0.00	0.00	0.00	0.00	162.895.987.94	7.600.473.31	1.556.270.25	172.052.731.50
Cierre de Mes	abr-30-2020	12.75%	30	275.2972	595.313.9269	163.888.257.20	7.600.473.31	3.201.234.86	0.00	0.00	0.00	0.00	0.00	163.888.257.20	7.600.473.31	3.201.234.86	174.689.965.37
Cierre de Mes	may-31-2020	12.75%	31	276.3085	595.313.9269	164.490.298.17	7.600.473.31	4.926.251.65	0.00	0.00	0.00	0.00	0.00	164.490.298.17	7.600.473.31	4.926.251.65	177.017.023.13
Cierre de Mes	jun-30-2020	12.75%	30	276.0795	595.313.9269	164.353.971.28	7.600.473.31	6.595.434.69	0.00	0.00	0.00	0.00	0.00	164.353.971.28	7.600.473.31	6.595.434.69	178.549.879.28
Cierre de Mes	jul-31-2020	12.75%	31	275.0963	595.313.9269	163.768.658.63	7.600.473.31	8.312.146.31	0.00	0.00	0.00	0.00	0.00	163.768.658.63	7.600.473.31	8.312.146.31	179.681.278.25
Cierre de Mes	ago-31-2020	12.75%	31	274.5900	595.313.9269	163.467.251.19	7.600.473.31	10.051.590.56	0.00	0.00	0.00	0.00	0.00	163.467.251.19	7.600.473.31	10.051.590.56	181.119.315.06
Cierre de Mes	sep-30-2020	12.75%	30	274.5763	595.313.9269	163.459.095.39	7.600.473.31	11.766.207.70	0.00	0.00	0.00	0.00	0.00	163.459.095.39	7.600.473.31	11.766.207.70	182.825.776.40
Cierre de Mes	oct-31-2020	12.75%	31	275.0156	595.313.9269	163.720.616.79	7.600.473.31	13.577.998.68	0.00	0.00	0.00	0.00	0.00	163.720.616.79	7.600.473.31	13.577.998.68	184.899.088.78
Cierre de Mes	nov-30-2020	12.75%	30	275.3585	595.313.9269	163.924.749.94	7.600.473.31	15.349.680.06	0.00	0.00	0.00	0.00	0.00	163.924.749.94	7.600.473.31	15.349.680.06	186.874.903.31
Cierre de Mes	dic-31-2020	12.75%	31	275.0626	595.313.9269	163.748.596.55	7.600.473.31	17.162.685.07	0.00	0.00	0.00	0.00	0.00	163.748.596.55	7.600.473.31	17.162.685.07	188.511.754.93
Cierre de Mes	ene-31-2021	12.75%	31	275.4015	595.313.9269	163.950.348.44	7.600.473.31	19.039.393.64	0.00	0.00	0.00	0.00	0.00	163.950.348.44	7.600.473.31	19.039.393.64	190.590.215.39
Cierre de Mes	feb-28-2021	12.75%	28	276.4320	595.313.9269	164.563.819.44	7.600.473.31	20.809.292.86	0.00	0.00	0.00	0.00	0.00	164.563.819.44	7.600.473.31	20.809.292.86	192.973.585.61
Cierre de Mes	mar-31-2021	12.75%	31	277.9523	595.313.9269	165.468.875.20	7.600.473.31	22.833.169.06	0.00	0.00	0.00	0.00	0.00	165.468.875.20	7.600.473.31	22.833.169.06	195.902.517.57
Cierre de Mes	abr-30-2021	12.75%	30	279.5217	595.313.9269	166.403.160.88	7.600.473.31	24.839.088.78	0.00	0.00	0.00	0.00	0.00	166.403.160.88	7.600.473.31	24.839.088.78	198.842.722.97



Bogotá, febrero 21 de 2023
Ciudad

Titular CONSTRUCTORA EL RUIZ SAS
Cédula o Nit. 900,235,350
Obligación Nro. 90000028967
Mora desde 02/03/2020

Tasa pactada en el pagaré 9.15%
Tasa de mora 13.73%
Tasa máxima 45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	290,816,869.25	1,068,483.9733
Int. Corrientes a fecha de demanda	14,648,245.64	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	305,465,114.89	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	352,281,516.66	1,068,483.9733
Interes Corriente	14,648,245.64	
Intereses por Mora	164,146,843.38	
Seguros en Demanda	0.00	
Total Demanda	531,076,605.68	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	1,068,483.9733	290,816,869.25	14,648,245.64	0.00	0.00	0.00	0.00	0.00	0.00	290,816,869.25	14,648,245.64	0.00	305,465,114.89
Idios para Demar	mar-2-2020	9.15%	0	272.1771	1,068,483.9733	290,816,869.25	14,648,245.64	0.00	0.00	0.00	0.00	0.00	0.00	290,816,869.25	14,648,245.64	0.00	305,465,114.89
Cierre de Mes	mar-31-2020	13.73%	29	273.6304	1,068,483.9733	292,369,697.01	14,648,245.64	2,995,699.92	0.00	0.00	0.00	0.00	0.00	292,369,697.01	14,648,245.64	2,995,699.92	310,013,642.57
Cierre de Mes	abr-30-2020	13.73%	30	275.2972	1,068,483.9733	294,150,646.09	14,648,245.64	6,164,326.52	0.00	0.00	0.00	0.00	0.00	294,150,646.09	14,648,245.64	6,164,326.52	314,963,218.25
Cierre de Mes	may-31-2020	13.73%	31	276.3085	1,068,483.9733	295,231,203.94	14,648,245.64	9,489,540.95	0.00	0.00	0.00	0.00	0.00	295,231,203.94	14,648,245.64	9,489,540.95	319,368,990.53
Cierre de Mes	jun-30-2020	13.73%	30	276.0795	1,068,483.9733	294,986,521.11	14,648,245.64	12,709,483.53	0.00	0.00	0.00	0.00	0.00	294,986,521.11	14,648,245.64	12,709,483.53	322,344,250.28
Cierre de Mes	jul-31-2020	13.73%	31	275.0963	1,068,483.9733	293,935,987.66	14,648,245.64	16,023,569.57	0.00	0.00	0.00	0.00	0.00	293,935,987.66	14,648,245.64	16,023,569.57	324,607,802.26
Cierre de Mes	ago-31-2020	13.73%	31	274.5900	1,068,483.9733	293,395,014.23	14,648,245.64	19,383,984.45	0.00	0.00	0.00	0.00	0.00	293,395,014.23	14,648,245.64	19,383,984.45	327,427,244.32
Cierre de Mes	sep-30-2020	13.73%	30	274.5763	1,068,483.9733	293,380,376.00	14,648,245.64	22,698,765.88	0.00	0.00	0.00	0.00	0.00	293,380,376.00	14,648,245.64	22,698,765.88	330,727,387.52
Cierre de Mes	oct-31-2020	13.73%	31	275.0156	1,068,483.9733	293,849,761.01	14,648,245.64	26,203,829.66	0.00	0.00	0.00	0.00	0.00	293,849,761.01	14,648,245.64	26,203,829.66	334,701,836.31
Cierre de Mes	nov-30-2020	13.73%	30	275.3585	1,068,483.9733	294,216,144.16	14,648,245.64	29,633,767.45	0.00	0.00	0.00	0.00	0.00	294,216,144.16	14,648,245.64	29,633,767.45	338,498,157.25
Cierre de Mes	dic-31-2020	13.73%	31	275.0626	1,068,483.9733	293,899,979.75	14,648,245.64	33,146,458.24	0.00	0.00	0.00	0.00	0.00	293,899,979.75	14,648,245.64	33,146,458.24	341,694,684.63
Cierre de Mes	ene-31-2021	13.73%	31	275.4015	1,068,483.9733	294,262,088.97	14,648,245.64	36,784,969.70	0.00	0.00	0.00	0.00	0.00	294,262,088.97	14,648,245.64	36,784,969.70	345,695,304.31
Cierre de Mes	feb-28-2021	13.73%	28	276.4320	1,068,483.9733	295,363,161.71	14,648,245.64	40,218,370.39	0.00	0.00	0.00	0.00	0.00	295,363,161.71	14,648,245.64	40,218,370.39	350,229,777.74
Cierre de Mes	mar-31-2021	13.73%	31	277.9523	1,068,483.9733	296,987,577.89	14,648,245.64	44,146,856.72	0.00	0.00	0.00	0.00	0.00	296,987,577.89	14,648,245.64	44,146,856.72	355,782,680.25
Cierre de Mes	abr-30-2021	13.73%	30	279.5217	1,068,483.9733	298,664,456.64	14,648,245.64	48,043,082.74	0.00	0.00	0.00						



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

71990013542

24/10/2019

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.62%

12.93%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	2,323,869.39	8,616.4560
Int. Corrientes a fecha de demanda	110,532.24	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	2,434,401.63	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	2,840,864.50	8,616.4560
Interes Corriente	110,532.24	
Intereses por Mora	1,417,476.88	
Seguros en Demanda	0.00	
Total Demanda	4,368,873.62	

CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	8,616.4560	2,323.869.39	110.532.24	0.00						2,323.869.39	110.532.24	0.00	2,434.401.63
Idos para Deman	oct-24-2019	8.62%	0	269.7013	8,616.4560	2,323.869.38	110.532.24	0.00	0.00	0.00	0.00	0.00	0.00	2,323.869.38	110.532.24	0.00	2,434.401.62
Cierre de Mes	oct-31-2019	12.93%	7	269.8413	8,616.4560	2,325,075.69	110.532.24	5,428.44	0.00	0.00	0.00	0.00	0.00	2,325,075.69	110.532.24	5,428.44	2,441,036.37
Cierre de Mes	nov-30-2019	12.93%	30	270.3574	8,616.4560	2,329,522.64	110.532.24	28,892.26	0.00	0.00	0.00	0.00	0.00	2,329,522.64	110.532.24	28,892.26	2,468,947.14
Cierre de Mes	dic-31-2019	12.93%	31	270.7132	8,616.4560	2,332,588.38	110.532.24	53,445.24	0.00	0.00	0.00	0.00	0.00	2,332,588.38	110.532.24	53,445.24	2,496,565.86
Cierre de Mes	ene-31-2020	12.93%	31	271.2074	8,616.4560	2,336,846.63	110.532.24	78,289.31	0.00	0.00	0.00	0.00	0.00	2,336,846.63	110.532.24	78,289.31	2,525,668.18
Cierre de Mes	feb-29-2020	12.93%	29	272.0984	8,616.4560	2,344,523.89	110.532.24	102,005.17	0.00	0.00	0.00	0.00	0.00	2,344,523.89	110.532.24	102,005.17	2,557,061.30
Cierre de Mes	mar-31-2020	12.93%	31	273.6304	8,616.4560	2,357,724.30	110.532.24	128,049.80	0.00	0.00	0.00	0.00	0.00	2,357,724.30	110.532.24	128,049.80	2,596,306.34
Cierre de Mes	abr-30-2020	12.93%	30	275.2972	8,616.4560	2,372,086.21	110.532.24	153,881.19	0.00	0.00	0.00	0.00	0.00	2,372,086.21	110.532.24	153,881.19	2,636,499.64
Cierre de Mes	may-31-2020	12.93%	31	276.3085	8,616.4560	2,380,800.03	110.532.24	180,692.61	0.00	0.00	0.00	0.00	0.00	2,380,800.03	110.532.24	180,692.61	2,672,024.88
Cierre de Mes	jun-30-2020	12.93%	30	276.0795	8,616.4560	2,378,826.86	110.532.24	206,179.76	0.00	0.00	0.00	0.00	0.00	2,378,826.86	110.532.24	206,179.76	2,695,538.86
Cierre de Mes	jul-31-2020	12.93%	31	275.0963	8,616.4560	2,370,355.16	110.532.24	232,111.48	0.00	0.00	0.00	0.00	0.00	2,370,355.16	110.532.24	232,111.48	2,712,998.88
Cierre de Mes	ago-31-2020	12.93%	31	274.5900	8,616.4560	2,365,992.65	110.532.24	258,576.74	0.00	0.00	0.00	0.00	0.00	2,365,992.65	110.532.24	258,576.74	2,735,101.63
Cierre de Mes	sep-30-2020	12.93%	30	274.5763	8,616.4560	2,365,874.61	110.532.24	284,852.54	0.00	0.00	0.00	0.00	0.00	2,365,874.61	110.532.24	284,852.54	2,761,259.39
Cierre de Mes	oct-31-2020	12.93%	31	275.0156	8,616.4560	2,369,659.82	110.532.24	312,793.84	0.00	0.00	0.00	0.00	0.00	2,369,659.82	110.532.24	312,793.84	2,792,985.90
Cierre de Mes	nov-30-2020	12.93%	30	275.3585	8,616.4560	2,372,614.40	110.532.24	340,087.17	0.00	0.00	0.00	0.00	0.00	2,372,614.40	110.532.24	340,087.17	2,823,233.81
Cierre de Mes	dic-31-2020	12.93%	31	275.0626	8,616.4560	2,370,064.79	110.532.24	367,774.78	0.00	0.00	0.00	0.00	0.00	2,370,064.79	110.532.24	367,774.78	2,848,371.81
Cierre de Mes	ene-31-2021	12.93%	31	275.4015	8,616.4560	2,372,984.91	110.532.										



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000020322
Mora desde	24/10/2019

Tasa pactada en el pagaré	9.45%
Tasa de mora	14.18%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	82,997,747.39	307,739.5155
Int. Corrientes a fecha de demanda	4,312,429.61	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	87,310,177.00	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	101,462,395.29	307,739.5155
Interes Corriente	4,312,429.61	
Intereses por Mora	56,301,978.57	
Seguros en Demanda	0.00	
Total Demanda	162,076,803.47	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonos pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	307,739.5155	82,997,747.39	4,312,429.61	0.00						82,997,747.39	4,312,429.61	0.00	87,310,177.00
Idos para Deman	oct-24-2019	9.45%	0	269.7013	307,739.5155	82,997,747.39	4,312,429.61	0.00	0.00	0.00	0.00	0.00	0.00	82,997,747.39	4,312,429.61	0.00	87,310,177.00
Cierre de Mes	oct-31-2019	14.18%	7	269.8413	307,739.5155	83,040,830.92	4,312,429.61	211,452.23	0.00	0.00	0.00	0.00	0.00	83,040,830.92	4,312,429.61	211,452.23	87,564,712.76
Cierre de Mes	nov-30-2019	14.18%	30	270.3574	307,739.5155	83,199,655.29	4,312,429.61	1,125,941.07	0.00	0.00	0.00	0.00	0.00	83,199,655.29	4,312,429.61	1,125,941.07	88,638,025.97
Cierre de Mes	dic-31-2019	14.18%	31	270.7132	307,739.5155	83,309,149.01	4,312,429.61	2,083,758.58	0.00	0.00	0.00	0.00	0.00	83,309,149.01	4,312,429.61	2,083,758.58	89,705,337.20
Cierre de Mes	ene-31-2020	14.18%	31	271.2074	307,739.5155	83,461,233.88	4,312,429.61	3,053,833.21	0.00	0.00	0.00	0.00	0.00	83,461,233.88	4,312,429.61	3,053,833.21	90,827,496.70
Cierre de Mes	feb-29-2020	14.18%	29	272.0984	307,739.5155	83,735,429.78	4,312,429.61	3,980,676.84	0.00	0.00	0.00	0.00	0.00	83,735,429.78	4,312,429.61	3,980,676.84	92,028,536.23
Cierre de Mes	mar-31-2020	14.18%	31	273.6304	307,739.5155	84,206,886.72	4,312,429.61	4,999,417.86	0.00	0.00	0.00	0.00	0.00	84,206,886.72	4,312,429.61	4,999,417.86	93,518,734.19
Cierre de Mes	abr-30-2020	14.18%	30	275.2972	307,739.5155	84,719,826.95	4,312,429.61	6,010,712.45	0.00	0.00	0.00	0.00	0.00	84,719,826.95	4,312,429.61	6,010,712.45	95,042,969.01
Cierre de Mes	may-31-2020	14.18%	31	276.3085	307,739.5155	85,031,043.92	4,312,429.61	7,061,355.52	0.00	0.00	0.00	0.00	0.00	85,031,043.92	4,312,429.61	7,061,355.52	96,404,829.05
Cierre de Mes	jun-30-2020	14.18%	30	276.0795	307,739.5155	84,960,571.57	4,312,429.61	8,061,112.57	0.00	0.00	0.00	0.00	0.00	84,960,571.57	4,312,429.61	8,061,112.57	97,334,113.75
Cierre de Mes	jul-31-2020	14.18%	31	275.0963	307,739.5155	84,658,002.08	4,312,429.61	9,079,339.44	0.00	0.00	0.00	0.00	0.00	84,658,002.08	4,312,429.61	9,079,339.44	98,049,771.13
Cierre de Mes	ago-31-2020	14.18%	31	274.5900	307,739.5155	84,502,193.56	4,312,429.61	10,119,440.76	0.00	0.00	0.00	0.00	0.00	84,502,193.56	4,312,429.61	10,119,440.76	98,934,063.93
Cierre de Mes	sep-30-2020	14.18%	30	274.5763	307,739.5155	84,497,977.53	4,312,429.61	11,152,968.86	0.00	0.00	0.00	0.00	0.00	84,497,977.53	4,312,429.61	11,152,968.86	99,963,376.00
Cierre de Mes	oct-31-2020	14.18%	31	275.0156	307,739.5155	84,633,167.50	4,312,429.61	12,252,915.27	0.00	0.00	0.00	0.00	0.00	84,633,167.50	4,312,429.61	12,252,915.27	101,198,512.38
Cierre de Mes	nov-30-2020	14.18%	30	275.3585	307,739.5155	84,738,691.38	4,312,429.61	13,328,344.75	0.00	0.00	0.00	0.00	0.00	84,738,691.38	4,312,429.61	13,328,344.75	102,379,465.74
Cierre de Mes	dic-31-2020	14.18%	31	275.0626	30												



Bogotá, febrero 21 de 2023
Ciudad

Titular CONSTRUCTORA EL RUIZ SAS
Cédula o Nit. 900,235,350
Obligación Nro. 71990013694
Mora desde 24/10/2019

Tasa pactada en el pagaré 8.82%
Tasa de mora 13.23%
Tasa máxima 45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	72,278,783.87	267,995.6821
Int. Corrientes a fecha de demanda	3,013,803.50	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	75,292,587.37	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	88,358,765.98	267,995.6821
Interes Corriente	3,013,803.50	
Intereses por Mora	45,262,300.39	
Seguros en Demanda	0.00	
Total Demanda	136,634,869.87	

CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	267.995.6821	72.278.783.87	3.013.803.50	0.00						72.278.783.87	3.013.803.50	0.00	75.292.587.37
Idios para Deman	oct-24-2019	8.82%	0	269.7013	267.995.6821	72.278.783.86	3.013.803.50	0.00	0.00	0.00	0.00	0.00	0.00	72.278.783.86	3.013.803.50	0.00	75.292.587.36
Cierre de Mes	oct-31-2019	13.23%	7	269.8413	267.995.6821	72.316.303.25	3.013.803.50	172.527.65	0.00	0.00	0.00	0.00	0.00	72.316.303.25	3.013.803.50	172.527.65	75.502.634.40
Cierre de Mes	nov-30-2019	13.23%	30	270.3574	267.995.6821	72.454.615.82	3.013.803.50	918.359.21	0.00	0.00	0.00	0.00	0.00	72.454.615.82	3.013.803.50	918.359.21	76.386.778.53
Cierre de Mes	dic-31-2019	13.23%	31	270.7132	267.995.6821	72.549.968.69	3.013.803.50	1.698.983.99	0.00	0.00	0.00	0.00	0.00	72.549.968.69	3.013.803.50	1.698.983.99	77.262.756.18
Cierre de Mes	ene-31-2020	13.23%	31	271.2074	267.995.6821	72.682.412.15	3.013.803.50	2.489.040.86	0.00	0.00	0.00	0.00	0.00	72.682.412.15	3.013.803.50	2.489.040.86	78.185.256.51
Cierre de Mes	feb-29-2020	13.23%	29	272.0984	267.995.6821	72.921.196.31	3.013.803.50	3.243.381.02	0.00	0.00	0.00	0.00	0.00	72.921.196.31	3.013.803.50	3.243.381.02	79.178.380.01
Cierre de Mes	mar-31-2020	13.23%	31	273.6304	267.995.6821	73.331.765.69	3.013.803.50	4.071.966.98	0.00	0.00	0.00	0.00	0.00	73.331.765.69	3.013.803.50	4.071.966.98	80.417.536.07
Cierre de Mes	abr-30-2020	13.23%	30	275.2972	267.995.6821	73.778.460.89	3.013.803.50	4.893.944.19	0.00	0.00	0.00	0.00	0.00	73.778.460.89	3.013.803.50	4.893.944.19	81.686.208.58
Cierre de Mes	may-31-2020	13.23%	31	276.3085	267.995.6821	74.049.484.93	3.013.803.50	5.747.299.00	0.00	0.00	0.00	0.00	0.00	74.049.484.93	3.013.803.50	5.747.299.00	82.810.587.43
Cierre de Mes	jun-30-2020	13.23%	30	276.0795	267.995.6821	73.988.113.92	3.013.803.50	6.558.702.01	0.00	0.00	0.00	0.00	0.00	73.988.113.92	3.013.803.50	6.558.702.01	83.560.619.43
Cierre de Mes	jun-31-2020	13.23%	31	275.0963	267.995.6821	73.724.620.56	3.013.803.50	7.384.458.71	0.00	0.00	0.00	0.00	0.00	73.724.620.56	3.013.803.50	7.384.458.71	84.122.883.77
Cierre de Mes	ago-31-2020	13.23%	31	274.5900	267.995.6821	73.588.934.35	3.013.803.50	8.227.388.15	0.00	0.00	0.00	0.00	0.00	73.588.934.35	3.013.803.50	8.227.388.15	84.830.126.00
Cierre de Mes	sep-30-2020	13.23%	30	274.5763	267.995.6821	73.585.262.81	3.013.803.50	9.064.452.24	0.00	0.00	0.00	0.00	0.00	73.585.262.81	3.013.803.50	9.064.452.24	85.663.518.55
Cierre de Mes	oct-31-2020	13.23%	31	275.0156	267.995.6821	73.702.993.31	3.013.803.50	9.954.751.27	0.00	0.00	0.00	0.00	0.00	73.702.993.31	3.013.803.50	9.954.751.27	86.671.548.08
Cierre de Mes	nov-30-2020	13.23%	30	275.3585	267.995.6821	73.794.889.03	3.013.803.50	10.824.597.14	0.00	0.00	0.00	0.00	0.00	73.794.889.03	3.013.803.50	10.824.597.14	87.633.289.67
Cierre de Mes	dic-31-2020	13.23%	31	275.0626	267.995.6821	73.715.589.11	3.013.803.50	11.707.240.									



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000064921

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.00%

12.00%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	154,100,656.62	566,177.8916
Int. Corrientes a fecha de demanda	2,988,278.79	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	157,088,935.41	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	186,670,096.45	566,177.8916
Interes Corriente	2,988,278.79	
Intereses por Mora	74,788,679.30	
Seguros en Demanda	0.00	
Total Demanda	264,447,054.54	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	566,177.8916	154,100.656.62	2,988,278.79	0.00						154,100.656.62	2,988,278.79	0.00	157,088.935.41
Idios para Deman	mar-2-2020	8.00%		272.1771	566,177.8916	154,100.656.62	2,988,278.79	0.00	0.00	0.00	0.00	0.00	0.00	154,100.656.62	2,988,278.79	0.00	157,088.935.41
Cierre de Mes	mar-31-2020	12.00%	29	273.6304	566,177.8916	154,923,482.95	2,988,278.79	1,397,414.90	0.00	0.00	0.00	0.00	0.00	154,923,482.95	2,988,278.79	1,397,414.90	159,309,176.64
Cierre de Mes	abr-30-2020	12.00%	30	275.2972	566,177.8916	155,867,188.26	2,988,278.79	2,873,680.92	0.00	0.00	0.00	0.00	0.00	155,867,188.26	2,988,278.79	2,873,680.92	161,729,147.97
Cierre de Mes	may-31-2020	12.00%	31	276.3085	566,177.8916	156,439,763.96	2,988,278.79	4,420,932.42	0.00	0.00	0.00	0.00	0.00	156,439,763.96	2,988,278.79	4,420,932.42	163,848,975.17
Cierre de Mes	jun-30-2020	12.00%	30	276.0795	566,177.8916	156,310,109.22	2,988,278.79	5,917,259.14	0.00	0.00	0.00	0.00	0.00	156,310,109.22	2,988,278.79	5,917,259.14	165,215,647.15
Cierre de Mes	jul-31-2020	12.00%	31	275.0963	566,177.8916	155,753,443.12	2,988,278.79	7,455,312.03	0.00	0.00	0.00	0.00	0.00	155,753,443.12	2,988,278.79	7,455,312.03	166,197,033.94
Cierre de Mes	ago-31-2020	12.00%	31	274.5900	566,177.8916	155,466,787.25	2,988,278.79	9,012,857.66	0.00	0.00	0.00	0.00	0.00	155,466,787.25	2,988,278.79	9,012,857.66	167,467,923.70
Cierre de Mes	sep-30-2020	12.00%	30	274.5763	566,177.8916	155,459,030.62	2,988,278.79	10,547,340.22	0.00	0.00	0.00	0.00	0.00	155,459,030.62	2,988,278.79	10,547,340.22	168,994,949.63
Cierre de Mes	oct-31-2020	12.00%	31	275.0156	566,177.8916	155,707,752.57	2,988,278.79	12,167,923.99	0.00	0.00	0.00	0.00	0.00	155,707,752.57	2,988,278.79	12,167,923.99	170,863,955.35
Cierre de Mes	nov-30-2020	12.00%	30	275.3585	566,177.8916	155,901,894.96	2,988,278.79	13,751,751.18	0.00	0.00	0.00	0.00	0.00	155,901,894.96	2,988,278.79	13,751,751.18	172,641,924.93
Cierre de Mes	dic-31-2020	12.00%	31	275.0626	566,177.8916	155,734,362.93	2,988,278.79	15,371,540.65	0.00	0.00	0.00	0.00	0.00	155,734,362.93	2,988,278.79	15,371,540.65	174,094,182.37
Cierre de Mes	ene-31-2021	12.00%	31	275.4015	566,177.8916	155,926,240.61	2,988,278.79	17,047,394.51	0.00	0.00	0.00	0.00	0.00	155,926,240.61	2,988,278.79	17,047,394.51	175,961,913.91
Cierre de Mes	feb-28-2021	12.00%	28	276.4320	566,177.8916	156,509,686.93	2,988,278.79	18,627,171.88	0.00	0.00	0.00	0.00	0.00	156,509,686.93	2,988,278.79	18,627,171.88	178,125,137.60
Cierre de Mes	mar-31-2021	12.00%	31	277.9523	566,177.8916	157,370,447.18	2,988,278.79	20,432,793.85	0.00	0.00	0.00	0.00	0.00	157,370,447.18	2,988,278.79	20,432,793.85	180,791,519.82
Cierre de Mes	abr-30-2021	12.00%	30	279.5217	566,177.8916	158,259,006.76	2,988,278.79	22,221,477.21	0.00	0.00	0.00	0.00	0.00	158,259,006.76	2,988,278.79	22,221,477.21	183,468,762.76
Cierre de Mes	may-31-2021	12.00%	31	281.0856</													



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	71990013587
Mora desde	24/10/2019

Tasa pactada en el pagaré	8.92%
Tasa de mora	13.38%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	443,376,886.58	1,643,955.3186
Int. Corrientes a fecha de demanda	21,794,540.05	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	465,171,426.63	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	542,015,685.24	1,643,955.3186
Interes Corriente	21,794,540.05	
Intereses por Mora	281,270,836.04	
Seguros en Demanda	0.00	
Total Demanda	845,081,061.33	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	1,643.955.3186	443.376.886.58	21,794.540.05	0.00						443.376.886.58	21,794.540.05	0.00	465.171.426.63
Idios para Deman	oct-24-2019	8.92%	0	269.7013	1,643.955.3186	443.376.886.57	21,794.540.05	0.00	0.00	0.00	0.00	0.00	0.00	443.376.886.57	21,794.540.05	0.00	465.171.426.62
Cierre de Mes	oct-31-2019	13.38%	7	269.8413	1,643.955.3186	443.607.040.31	21,794.540.05	1,069.619.32	0.00	0.00	0.00	0.00	0.00	443.607.040.31	21,794.540.05	1,069.619.32	466.471.199.68
Cierre de Mes	nov-30-2019	13.38%	30	270.3574	1,643.955.3186	444.455.485.65	21,794.540.05	5,693.860.38	0.00	0.00	0.00	0.00	0.00	444.455.485.65	21,794.540.05	5,693.860.38	471.943.886.08
Cierre de Mes	dic-31-2019	13.38%	31	270.7132	1,643.955.3186	445.040.404.96	21,794.540.05	10,534.358.08	0.00	0.00	0.00	0.00	0.00	445.040.404.96	21,794.540.05	10,534.358.08	477.369.303.09
Cierre de Mes	ene-31-2020	13.38%	31	271.2074	1,643.955.3186	445.852.847.67	21,794.540.05	15,433.889.90	0.00	0.00	0.00	0.00	0.00	445.852.847.67	21,794.540.05	15,433.889.90	483.081.277.62
Cierre de Mes	feb-29-2020	13.38%	29	272.0984	1,643.955.3186	447.317.611.86	21,794.540.05	20,112.423.92	0.00	0.00	0.00	0.00	0.00	447.317.611.86	21,794.540.05	20,112.423.92	488.224.576.83
Cierre de Mes	mar-31-2020	13.38%	31	273.6304	1,643.955.3186	449.836.151.41	21,794.540.05	25,251.979.43	0.00	0.00	0.00	0.00	0.00	449.836.151.41	21,794.540.05	25,251.979.43	496.862.670.89
Cierre de Mes	abr-30-2020	13.38%	30	275.2972	1,643.955.3186	452.576.296.14	21,794.540.05	30,351.085.80	0.00	0.00	0.00	0.00	0.00	452.576.296.14	21,794.540.05	30,351.085.80	504.721.921.99
Cierre de Mes	may-31-2020	13.38%	31	276.3085	1,643.955.3186	454.238.828.15	21,794.540.05	35,645.435.72	0.00	0.00	0.00	0.00	0.00	454.238.828.15	21,794.540.05	35,645.435.72	511.678.803.92
Cierre de Mes	jun-30-2020	13.38%	30	276.0795	1,643.955.3186	453.862.362.38	21,794.540.05	40,680.120.37	0.00	0.00	0.00	0.00	0.00	453.862.362.38	21,794.540.05	40,680.120.37	516.337.022.80
Cierre de Mes	jul-31-2020	13.38%	31	275.0963	1,643.955.3186	452.246.025.51	21,794.540.05	45,804.499.26	0.00	0.00	0.00	0.00	0.00	452.246.025.51	21,794.540.05	45,804.499.26	519.845.064.82
Cierre de Mes	ago-31-2020	13.38%	31	274.5900	1,643.955.3186	451.413.690.93	21,794.540.05	51,035.993.28	0.00	0.00	0.00	0.00	0.00	451.413.690.93	21,794.540.05	51,035.993.28	524.244.224.26
Cierre de Mes	sep-30-2020	13.38%	30	274.6763	1,643.955.3186	451.391.168.75	21,794.540.05	56,231.619.26	0.00	0.00	0.00	0.00	0.00	451.391.168.75	21,794.540.05	56,231.619.26	529.417.328.06
Cierre de Mes	oct-31-2020	13.38%	31	275.0156	1,643.955.3186	452.113.358.32	21,794.540.05	61,758.220.93	0.00	0.00	0.00	0.00	0.00	452.113.358.32	21,794.540.05	61,758.220.93	535.666.119.30
Cierre de Mes	nov-30-2020	13.38%	30	275.3585	1,643.955.3186	452.677.070.60	21,794.540.05	67,158.456.96	0.00	0.00	0.00	0.00	0.00	452.			



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000024803

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

9.15%

13.73%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	321,093,816.35	1,179,723.8502
Int. Corrientes a fecha de demanda	16,173,274.62	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	337,267,090.97	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	388,957,548.80	1,179,723.8502
Interes Corriente	16,173,274.62	
Intereses por Mora	181,236,172.84	
Seguros en Demanda	0.00	
Total Demanda	586,366,996.26	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	1,179,723.8502	321,093,816.35	16,173,274.62	0.00						321,093,816.35	16,173,274.62	0.00	337,267,090.97
Idos para Demar	mar-2-2020	9.15%	0	272.1771	1,179,723.8502	321,093,816.35	16,173,274.62	0.00	0.00	0.00	0.00	0.00	0.00	321,093,816.35	16,173,274.62	0.00	337,267,090.97
Cierre de Mes	mar-31-2020	13.73%	29	273.6304	1,179,723.8502	322,808,309.02	16,173,274.62	3,307,582.27	0.00	0.00	0.00	0.00	0.00	322,808,309.02	16,173,274.62	3,307,582.27	342,289,165.91
Cierre de Mes	abr-30-2020	13.73%	30	275.2972	1,179,723.8502	324,774,672.73	16,173,274.62	6,806,094.61	0.00	0.00	0.00	0.00	0.00	324,774,672.73	16,173,274.62	6,806,094.61	347,754,041.96
Cierre de Mes	may-31-2020	13.73%	31	276.3085	1,179,723.8502	325,967,727.46	16,173,274.62	10,477,497.15	0.00	0.00	0.00	0.00	0.00	325,967,727.46	16,173,274.62	10,477,497.15	352,618,499.23
Cierre de Mes	jun-30-2020	13.73%	30	276.0795	1,179,723.8502	325,697,570.70	16,173,274.62	14,032,667.99	0.00	0.00	0.00	0.00	0.00	325,697,570.70	16,173,274.62	14,032,667.99	355,903,513.31
Cierre de Mes	jul-31-2020	13.73%	31	275.0963	1,179,723.8502	324,537,666.21	16,173,274.62	17,691,783.55	0.00	0.00	0.00	0.00	0.00	324,537,666.21	16,173,274.62	17,691,783.55	358,402,724.38
Cierre de Mes	ago-31-2020	13.73%	31	274.5900	1,179,723.8502	323,940,372.03	16,173,274.62	21,402,051.26	0.00	0.00	0.00	0.00	0.00	323,940,372.03	16,173,274.62	21,402,051.26	361,515,697.91
Cierre de Mes	sep-30-2020	13.73%	30	274.5763	1,179,723.8502	323,924,209.81	16,173,274.62	25,061,934.61	0.00	0.00	0.00	0.00	0.00	323,924,209.81	16,173,274.62	25,061,934.61	365,159,419.04
Cierre de Mes	oct-31-2020	13.73%	31	275.0156	1,179,723.8502	324,442,462.50	16,173,274.62	28,931,910.62	0.00	0.00	0.00	0.00	0.00	324,442,462.50	16,173,274.62	28,931,910.62	369,547,647.74
Cierre de Mes	nov-30-2020	13.73%	30	275.3585	1,179,723.8502	324,846,989.81	16,173,274.62	32,718,939.26	0.00	0.00	0.00	0.00	0.00	324,846,989.81	16,173,274.62	32,718,939.26	373,739,203.69
Cierre de Mes	dic-31-2020	13.73%	31	275.0626	1,179,723.8502	324,497,909.52	16,173,274.62	36,597,337.44	0.00	0.00	0.00	0.00	0.00	324,497,909.52	16,173,274.62	36,597,337.44	377,268,521.58
Cierre de Mes	ene-31-2021	13.73%	31	275.4015	1,179,723.8502	324,897,717.93	16,173,274.62	40,614,653.26	0.00	0.00	0.00	0.00	0.00	324,897,717.93	16,173,274.62	40,614,653.26	381,685,645.81
Cierre de Mes	feb-28-2021	13.73%	28	276.4320	1,179,723.8502	326,113,423.36	16,173,274.62	44,405,505.32	0.00	0.00	0.00	0.00	0.00	326,113,423.36	16,173,274.62	44,405,505.32	386,692,203.30
Cierre de Mes	mar-31-2021	13.73%	31	277.9523	1,179,723.8502	327,906,957.53	16,173,274.62	48,742,986.40	0.00	0.00	0.00	0.00	0.00	327,906,957.53	16,173,274.62	48,742,986.40	392,823,218.55
Cierre de Mes	abr-30-2021	13.73%	30	279.5217	1,179,723.8502	329,758,416.14	16,173,274.62	53,044,848.55	0.00	0.00	0.00	0.00	0.00	329,7			



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000032582
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.80%
Tasa de mora	13.20%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	228,205,139.21	838,443.5693
Int. Corrientes a fecha de demanda	4,854,143.31	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	233,059,282.52	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	276,436,689.37	838,443.5693
Interes Corriente	4,854,143.31	
Intereses por Mora	123,217,812.73	
Seguros en Demanda	0.00	
Total Demanda	404,508,645.41	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	838,443.5693	228,205.139.21	4,854.143.31	0.00						228,205.139.21	4,854.143.31	0.00	233,059,282.52
Idios para Demar	mar-2-2020	8.80%	0	272.1771	838,443.5693	228,205.139.21	4,854.143.31	0.00	0.00	0.00	0.00	0.00	0.00	228,205.139.21	4,854.143.31	0.00	233,059,282.52
Cierre de Mes	mar-31-2020	13.20%	29	273.6304	838,443.5693	229,423.649.24	4,854.143.31	2,264.971.18	0.00	0.00	0.00	0.00	0.00	229,423.649.24	4,854.143.31	2,264.971.18	236,542,763.73
Cierre de Mes	abr-30-2020	13.20%	30	275.2972	838,443.5693	230,821.166.99	4,854.143.31	4,659.791.09	0.00	0.00	0.00	0.00	0.00	230,821.166.99	4,854.143.31	4,659.791.09	240,335.101.39
Cierre de Mes	may-31-2020	13.20%	31	276.3085	838,443.5693	231,669.084.97	4,854.143.31	7,171.984.93	0.00	0.00	0.00	0.00	0.00	231,669.084.97	4,854.143.31	7,171.984.93	243,695,213.21
Cierre de Mes	jun-30-2020	13.20%	30	276.0795	838,443.5693	231,477.081.39	4,854.143.31	9,603.685.35	0.00	0.00	0.00	0.00	0.00	231,477.081.39	4,854.143.31	9,603.685.35	245,934.910.05
Cierre de Mes	jul-31-2020	13.20%	31	275.0863	838,443.5693	230,652.723.67	4,854.143.31	12,105.480.71	0.00	0.00	0.00	0.00	0.00	230,652.723.67	4,854.143.31	12,105.480.71	247,612.347.69
Cierre de Mes	ago-31-2020	13.20%	31	274.5900	838,443.5693	230,228.219.69	4,854.143.31	14,641.253.69	0.00	0.00	0.00	0.00	0.00	230,228.219.69	4,854.143.31	14,641.253.69	249,723.616.69
Cierre de Mes	sep-30-2020	13.20%	30	274.5763	838,443.5693	230,216.733.02	4,854.143.31	17,141.642.55	0.00	0.00	0.00	0.00	0.00	230,216.733.02	4,854.143.31	17,141.642.55	252,212.518.86
Cierre de Mes	oct-31-2020	13.20%	31	275.0156	838,443.5693	230,585.061.28	4,854.143.31	19,784.578.28	0.00	0.00	0.00	0.00	0.00	230,585.061.28	4,854.143.31	19,784.578.28	255,223.782.87
Cierre de Mes	nov-30-2020	13.20%	30	275.3585	838,443.5693	230,872.563.58	4,854.143.31	22,369.861.30	0.00	0.00	0.00	0.00	0.00	230,872.563.58	4,854.143.31	22,369.861.30	258,096.568.19
Cierre de Mes	dic-31-2020	13.20%	31	275.0626	838,443.5693	230,624.468.12	4,854.143.31	25,016.399.54	0.00	0.00	0.00	0.00	0.00	230,624.468.12	4,854.143.31	25,016.399.54	260,495.010.97
Cierre de Mes	ene-31-2021	13.20%	31	275.4015	838,443.5693	230,908.616.65	4,854.143.31	27,756.758.81	0.00	0.00	0.00	0.00	0.00	230,908.616.65	4,854.143.31	27,756.758.81	263,519.518.77
Cierre de Mes	feb-28-2021	13.20%	28	276.4320	838,443.5693	231,772.632.75	4,854.143.31	30,341.837.98	0.00	0.00	0.00	0.00	0.00	231,772.632.75	4,854.143.31	30,341.837.98	266,968.614.04
Cierre de Mes	mar-31-2021	13.20%	31	277.9523	838,443.5693	233,047.318.51	4,854.143.31	33,298.702.00	0.00	0.00	0.00	0.00	0.00	233,047.318.51	4,854.143.31	33,298.702.00	271,200.163.82
Cierre de Mes	abr-30-2021	13.20%	30	279.5217	838,443.5693	234,363.171.84	4,854.143.31	36,230.230.23	0.00	0.00	0.00	0.00	0.00	234,363.171.84	4,854.143.31	36,230.230.23	275,447.545.38
Cierre de Mes	may-31-2021	13.20%	31	281													



Bogotá, febrero 20 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

71990013707

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.40%

12.60%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	293,460,133.08	1,078,195.5318
Int. Corrientes a fecha de demanda	11,425,930.62	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	304,886,063.70	

Saldo de la obligación a feb 20 de 2023		
	Valor en pesos	Valor en UVR
Capital	356,605,193.50	1,078,195.5318
Interes Corriente	11,425,930.62	
Intereses por Mora	150,704,946.42	
Seguros en Demanda	0.00	
Total Demanda	518,736,070.54	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	1,078,195,5318	293,460,133.08	11,425,930.62	0.00						293,460,133.08	11,425,930.62	0.00	304,886,063.70
Idos para Demar	mar-2-2020	8.40%	0	272.1771	1,078,195,5318	293,460,133.08	11,425,930.62	0.00	0.00	0.00	0.00	0.00	0.00	293,460,133.08	11,425,930.62	0.00	304,886,063.70
Cierre de Mes	mar-31-2020	12.60%	29	273.6304	1,078,195,5318	295,027,074.64	11,425,930.62	2,787,203.94	0.00	0.00	0.00	0.00	0.00	295,027,074.64	11,425,930.62	2,787,203.94	309,240,209.20
Cierre de Mes	abr-30-2020	12.60%	30	275.2972	1,078,195,5318	296,824,210.96	11,425,930.62	5,732,940.86	0.00	0.00	0.00	0.00	0.00	296,824,210.96	11,425,930.62	5,732,940.86	313,983,082.44
Cierre de Mes	may-31-2020	12.60%	31	276.3085	1,078,195,5318	297,914,590.10	11,425,930.62	8,821,690.85	0.00	0.00	0.00	0.00	0.00	297,914,590.10	11,425,930.62	8,821,690.85	318,162,211.57
Cierre de Mes	jun-30-2020	12.60%	30	276.0795	1,078,195,5318	297,667,683.32	11,425,930.62	11,810,130.58	0.00	0.00	0.00	0.00	0.00	297,667,683.32	11,425,930.62	11,810,130.58	320,903,744.52
Cierre de Mes	jul-31-2020	12.60%	31	275.0863	1,078,195,5318	296,607,601.47	11,425,930.62	14,883,312.78	0.00	0.00	0.00	0.00	0.00	296,607,601.47	11,425,930.62	14,883,312.78	322,916,844.87
Cierre de Mes	ago-31-2020	12.60%	31	274.5900	1,078,195,5318	296,061,711.08	11,425,930.62	17,996,841.49	0.00	0.00	0.00	0.00	0.00	296,061,711.08	11,425,930.62	17,996,841.49	325,484,483.19
Cierre de Mes	sep-30-2020	12.60%	30	274.5763	1,078,195,5318	296,046,939.80	11,425,930.62	21,065,598.86	0.00	0.00	0.00	0.00	0.00	296,046,939.80	11,425,930.62	21,065,598.86	328,538,469.28
Cierre de Mes	oct-31-2020	12.60%	31	275.0156	1,078,195,5318	296,520,591.10	11,425,930.62	24,307,929.69	0.00	0.00	0.00	0.00	0.00	296,520,591.10	11,425,930.62	24,307,929.69	332,254,451.41
Cierre de Mes	nov-30-2020	12.60%	30	275.3585	1,078,195,5318	296,890,304.34	11,425,930.62	27,478,130.23	0.00	0.00	0.00	0.00	0.00	296,890,304.34	11,425,930.62	27,478,130.23	335,794,365.19
Cierre de Mes	dic-31-2020	12.60%	31	275.0626	1,078,195,5318	296,571,266.29	11,425,930.62	30,721,883.00	0.00	0.00	0.00	0.00	0.00	296,571,266.29	11,425,930.62	30,721,883.00	338,719,079.91
Cierre de Mes	ene-31-2021	12.60%	31	275.4015	1,078,195,5318	296,936,666.75	11,425,930.62	34,079,271.79	0.00	0.00	0.00	0.00	0.00	296,936,666.75	11,425,930.62	34,079,271.79	342,441,869.16
Cierre de Mes	feb-28-2021	12.60%	28	276.4320	1,078,195,5318	298,047,747.25	11,425,930.62	37,245,301.85	0.00	0.00	0.00	0.00	0.00	298,047,747.25	11,425,930.62	37,245,301.85	346,718,979.72
Cierre de Mes	mar-31-2021	12.60%	31	277.9523	1,078,195,5318	299,686,927.91	11,425,930.62	40,865,310.80	0.00	0.00	0.00	0.00	0.00	299,686,927.91	11,425,930.62	40,865,310.80	351,978,169.33
Cierre de Mes	abr-30-2021	12.60%	30	279.5217	1,078,195,5318	301,379,047.98	11,425,930.62	44,452,834.38	0.00	0.00	0.00	0.00	0.00	301,379,047.98	11,425,930.62	44,452,834.38	



Bogotá, febrero 21 de 2023
Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000017128
Mora desde	24/10/2019

Tasa pactada en el pagaré	8.32%
Tasa de mora	12.48%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	215,897,141.18	800,504.6367
Int. Corrientes a fecha de demanda	9,924,346.78	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	225,821,487.96	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	263,928,139.83	800,504.6367
Interes Corriente	9,924,346.78	
Intereses por Mora	126,466,190.54	
Seguros en Demanda	0.00	
Total Demanda	400,318,677.15	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	800,504.6367	215,897,141.18	9,924,346.78	0.00						215,897,141.18	9,924,346.78	0.00	225,821,487.96
Idos para Demar	oct-24-2019	8.32%	0	269.7013	800,504.6367	215,897,141.17	9,924,346.78	0.00	0.00	0.00	0.00	0.00	0.00	215,897,141.17	9,924,346.78	0.00	225,821,487.95
Cierre de Mes	oct-31-2019	12.48%	7	269.8413	800,504.6367	216,009,211.82	9,924,346.78	487,746.30	0.00	0.00	0.00	0.00	0.00	216,009,211.82	9,924,346.78	487,746.30	226,421,304.90
Cierre de Mes	nov-30-2019	12.48%	30	270.3574	800,504.6367	216,422,352.27	9,924,346.78	2,595,547.45	0.00	0.00	0.00	0.00	0.00	216,422,352.27	9,924,346.78	2,595,547.45	228,942,246.50
Cierre de Mes	dic-31-2019	12.48%	31	270.7132	800,504.6367	216,707,171.82	9,924,346.78	4,800,454.96	0.00	0.00	0.00	0.00	0.00	216,707,171.82	9,924,346.78	4,800,454.96	231,431,973.56
Cierre de Mes	ene-31-2020	12.48%	31	271.2074	800,504.6367	217,102,781.21	9,924,346.78	7,030,752.07	0.00	0.00	0.00	0.00	0.00	217,102,781.21	9,924,346.78	7,030,752.07	234,057,880.06
Cierre de Mes	feb-29-2020	12.48%	29	272.0984	800,504.6367	217,816,030.84	9,924,346.78	9,159,082.10	0.00	0.00	0.00	0.00	0.00	217,816,030.84	9,924,346.78	9,159,082.10	236,889,459.72
Cierre de Mes	mar-31-2020	12.48%	31	273.6304	800,504.6367	219,042,403.94	9,924,346.78	11,495,663.80	0.00	0.00	0.00	0.00	0.00	219,042,403.94	9,924,346.78	11,495,663.80	240,462,414.52
Cierre de Mes	abr-30-2020	12.48%	30	275.2972	800,504.6367	220,376,685.07	9,924,346.78	13,812,372.23	0.00	0.00	0.00	0.00	0.00	220,376,685.07	9,924,346.78	13,812,372.23	244,113,404.08
Cierre de Mes	may-31-2020	12.48%	31	276.3085	800,504.6367	221,186,235.41	9,924,346.78	16,216,161.78	0.00	0.00	0.00	0.00	0.00	221,186,235.41	9,924,346.78	16,216,161.78	247,326,743.97
Cierre de Mes	jun-30-2020	12.48%	30	276.0795	800,504.6367	221,002,919.85	9,924,346.78	18,500,387.55	0.00	0.00	0.00	0.00	0.00	221,002,919.85	9,924,346.78	18,500,387.55	249,427,654.18
Cierre de Mes	jul-31-2020	12.48%	31	275.0963	800,504.6367	220,215,863.69	9,924,346.78	20,823,601.62	0.00	0.00	0.00	0.00	0.00	220,215,863.69	9,924,346.78	20,823,601.62	250,963,812.09
Cierre de Mes	ago-31-2020	12.48%	31	274.5900	800,504.6367	219,810,568.19	9,924,346.78	23,193,852.22	0.00	0.00	0.00	0.00	0.00	219,810,568.19	9,924,346.78	23,193,852.22	252,928,767.31
Cierre de Mes	sep-30-2020	12.48%	30	274.5763	800,504.6367	219,799,601.28	9,924,346.78	25,546,412.25	0.00	0.00	0.00	0.00	0.00	219,799,601.28	9,924,346.78	25,546,412.25	255,270,360.39
Cierre de Mes	oct-31-2020	12.48%	31	275.0156	800,504.6367	220,151,262.96	9,924,346.78	28,047,342.74	0.00	0.00	0.00	0.00	0.00	220,151,262.96	9,924,346.78	28,047,342.74	258,122,952.48
Cierre de Mes	nov-30-2020	12.48%	30	275.3585	800,504.6367	220,425,756.00	9,924,346.78	30,489,458.38	0.00	0.00	0.00	0.00	0.00	220,425,756.00	9,924,346.78	30,489,458.38	260,839,561.16
Cierre de Mes	dic-31-2020	12.48%	31	275.0626													



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000044246
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.80%
Tasa de mora	13.20%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	281,094,616.96	1,032,763.6563
Int. Corrientes a fecha de demanda	5,979,153.49	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	287,073,770.45	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	340,504,449.56	1,032,763.6563
Interes Corriente	5,979,153.49	
Intereses por Mora	151,775,126.50	
Seguros en Demanda	0.00	
Total Demanda	498,258,729.55	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonos pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	1,032,763.6563	261,094,616.96	5,979,153.49	0.00						261,094,616.96	5,979,153.49	0.00	267,073,770.45
idos para Demar	mar-2-2020	8.80%	0	272.1771	1,032,763.6563	261,094,616.96	5,979,153.49	0.00	0.00	0.00	0.00	0.00	0.00	261,094,616.96	5,979,153.49	0.00	267,073,770.45
Cierre de Mes	mar-31-2020		29	273.6304	1,032,763.6563	282,595,532.38	5,979,153.49	2,789,907.40	0.00	0.00	0.00	0.00	0.00	282,595,532.38	5,979,153.49	2,789,907.40	291,364,593.27
Cierre de Mes	abr-30-2020	13.20%	30	275.2972	1,032,763.6563	284,316,942.84	5,979,153.49	5,739,757.64	0.00	0.00	0.00	0.00	0.00	284,316,942.84	5,979,153.49	5,739,757.64	296,035,853.97
Cierre de Mes	may-31-2020	13.20%	31	276.3085	1,032,763.6563	285,361,376.73	5,979,153.49	8,834,184.74	0.00	0.00	0.00	0.00	0.00	285,361,376.73	5,979,153.49	8,834,184.74	300,174,174.96
Cierre de Mes	jun-30-2020	13.20%	30	276.0795	1,032,763.6563	285,124,873.85	5,979,153.49	11,829,463.02	0.00	0.00	0.00	0.00	0.00	285,124,873.85	5,979,153.49	11,829,463.02	302,933,490.36
Cierre de Mes	jul-31-2020	13.20%	31	275.0863	1,032,763.6563	284,109,460.62	5,979,153.49	14,911,081.65	0.00	0.00	0.00	0.00	0.00	284,109,460.62	5,979,153.49	14,911,081.65	304,999,695.76
Cierre de Mes	ago-31-2020	13.20%	31	274.5900	1,032,763.6563	283,586,572.38	5,979,153.49	18,034,552.65	0.00	0.00	0.00	0.00	0.00	283,586,572.38	5,979,153.49	18,034,552.65	307,600,278.52
Cierre de Mes	sep-30-2020	13.20%	30	274.5763	1,032,763.6563	283,572,423.52	5,979,153.49	21,114,438.80	0.00	0.00	0.00	0.00	0.00	283,572,423.52	5,979,153.49	21,114,438.80	310,666,015.81
Cierre de Mes	oct-31-2020	13.20%	31	275.0156	1,032,763.6563	284,026,116.60	5,979,153.49	24,369,908.90	0.00	0.00	0.00	0.00	0.00	284,026,116.60	5,979,153.49	24,369,908.90	314,375,178.99
Cierre de Mes	nov-30-2020	13.20%	30	275.3585	1,032,763.6563	284,380,251.25	5,979,153.49	27,554,364.53	0.00	0.00	0.00	0.00	0.00	284,380,251.25	5,979,153.49	27,554,364.53	317,913,769.27
Cierre de Mes	dic-31-2020	13.20%	31	275.0626	1,032,763.6563	284,074,656.49	5,979,153.49	30,814,272.07	0.00	0.00	0.00	0.00	0.00	284,074,656.49	5,979,153.49	30,814,272.07	320,868,082.05
Cierre de Mes	ene-31-2021	13.20%	31	275.4015	1,032,763.6563	284,424,660.09	5,979,153.49	34,189,744.87	0.00	0.00	0.00	0.00	0.00	284,424,660.09	5,979,153.49	34,189,744.87	324,593,558.45
Cierre de Mes	feb-28-2021	13.20%	28	276.4320	1,032,763.6563	285,488,923.04	5,979,153.49	37,373,949.39	0.00	0.00	0.00	0.00	0.00	285,488,923.04	5,979,153.49	37,373,949.39	328,842,025.92
Cierre de Mes	mar-31-2021	13.20%	31	277.9523	1,032,763.6563	287,059,033.62	5,979,153.49	41,016,104.70	0.00	0.00	0.00	0.00	0.00	287,059,033.62	5,979,153.49	41,016,104.70	334,054,291.81
Cierre de Mes	abr-30-2021	13.20%	30	279.5217	1,032,763.6563	288,679,852.91	5,979,153.49	44,627,052.33	0.00	0.00	0.00	0.00	0.00	288,679,852.91	5,979,153.49	44,627,052.33	339,286,058.73
Cierre de Mes	may-31-20																



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	71990013652
Mora desde	24/10/2019

Tasa pactada en el pagaré	8.62%
Tasa de mora	12.93%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	350,227,764.53	1,298,576.4790
Int. Corrientes a fecha de demanda	16,658,189.50	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	366,885,954.03	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	428,143,521.99	1,298,576.4790
Interes Corriente	16,658,189.50	
Intereses por Mora	213,626,361.01	
Seguros en Demanda	0.00	
Total Demanda	658,428,072.50	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	1,298,576.4790	350,227,764.53	16,658,189.50	0.00						350,227,764.53	16,658,189.50	0.00	366,885,954.03
Idios para Demar	oct-24-2019	8.62%	0	269.7013	1,298,576.4790	350,227,764.54	16,658,189.50	0.00	0.00	0.00	0.00	0.00	0.00	350,227,764.54	16,658,189.50	0.00	366,885,954.04
Cierre de Mes	oct-31-2019	12.93%	7	269.8413	1,298,576.4790	350,409,565.24	16,658,189.50	818,114.23	0.00	0.00	0.00	0.00	0.00	350,409,565.24	16,658,189.50	818,114.23	367,885,868.97
Cierre de Mes	nov-30-2019	12.93%	30	270.3574	1,298,576.4790	351,079,760.56	16,658,189.50	4,354,320.28	0.00	0.00	0.00	0.00	0.00	351,079,760.56	16,658,189.50	4,354,320.28	372,092,270.34
Cierre de Mes	dic-31-2019	12.93%	31	270.7132	1,298,576.4790	351,541,794.07	16,658,189.50	8,054,671.92	0.00	0.00	0.00	0.00	0.00	351,541,794.07	16,658,189.50	8,054,671.92	376,254,655.49
Cierre de Mes	ene-31-2020	12.93%	31	271.2074	1,298,576.4790	352,183,550.57	16,658,189.50	11,798,895.23	0.00	0.00	0.00	0.00	0.00	352,183,550.57	16,658,189.50	11,798,895.23	380,640,635.30
Cierre de Mes	feb-29-2020	12.93%	29	272.0984	1,298,576.4790	353,340,582.21	16,658,189.50	15,373,086.16	0.00	0.00	0.00	0.00	0.00	353,340,582.21	16,658,189.50	15,373,086.16	385,371,857.87
Cierre de Mes	mar-31-2020	12.93%	31	273.6304	1,298,576.4790	355,330,001.38	16,658,189.50	19,298,241.99	0.00	0.00	0.00	0.00	0.00	355,330,001.38	16,658,189.50	19,298,241.99	391,286,432.87
Cierre de Mes	abr-30-2020	12.93%	30	275.2972	1,298,576.4790	357,494,468.65	16,658,189.50	23,191,261.98	0.00	0.00	0.00	0.00	0.00	357,494,468.65	16,658,189.50	23,191,261.98	397,343,920.13
Cierre de Mes	may-31-2020	12.93%	31	276.3085	1,298,576.4790	358,807,719.05	16,658,189.50	27,231,981.87	0.00	0.00	0.00	0.00	0.00	358,807,719.05	16,658,189.50	27,231,981.87	402,697,890.42
Cierre de Mes	jun-30-2020	12.93%	30	276.0795	1,298,576.4790	358,510,345.03	16,658,189.50	31,073,122.24	0.00	0.00	0.00	0.00	0.00	358,510,345.03	16,658,189.50	31,073,122.24	406,241,656.77
Cierre de Mes	jul-31-2020	12.93%	31	275.0963	1,298,576.4790	357,233,584.64	16,658,189.50	34,981,262.06	0.00	0.00	0.00	0.00	0.00	357,233,584.64	16,658,189.50	34,981,262.06	408,873,036.20
Cierre de Mes	ago-31-2020	12.93%	31	274.5900	1,298,576.4790	356,576,115.37	16,658,189.50	38,969,812.92	0.00	0.00	0.00	0.00	0.00	356,576,115.37	16,658,189.50	38,969,812.92	412,204,117.79
Cierre de Mes	sep-30-2020	12.93%	30	274.5763	1,298,576.4790	356,558,324.87	16,658,189.50	42,929,808.34	0.00	0.00	0.00	0.00	0.00	356,558,324.87	16,658,189.50	42,929,808.34	416,146,322.71
Cierre de Mes	oct-31-2020	12.93%	31	275.0156	1,298,576.4790	357,128,789.52	16,658,189.50	47,140,811.04	0.00	0.00	0.00	0.00	0.00	357,128,789.52	16,658,189.50	47,140,811.04	420,927,790.06
Cierre de Mes	nov-30-2020	12.93%	30	275.3585	1,298,576.4790	357,574,071.39	16,658,189.50	51,254,158.52	0.00	0.00	0.00	0.00	0.00	357,574,071.39	16,658,189.50	51,254,158.52	42



Bogotá, febrero 20 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000001541
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.00%
Tasa de mora	12.00%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	266,218,354.05	978,107.1003
Int. Corrientes a fecha de demanda	11,775,685.21	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	277,994,039.26	

Saldo de la obligación a feb 20 de 2023		
	Valor en pesos	Valor en UVR
Capital	323,501,685.43	978,107.1003
Interes Corriente	11,775,685.21	
Intereses por Mora	129,469,081.57	
Seguros en Demanda	0.00	
Total Demanda	464,746,452.21	



CONSTRUCTORA EL RUIZ SAS

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Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000001219
Mora desde	24/10/2019

Tasa pactada en el pagaré	8.92%
Tasa de mora	13.38%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	216,486,146.93	802,688.5556
Int. Corrientes a fecha de demanda	10,641,547.05	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	227,127,693.98	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	264,648,182.70	802,688.5556
Interes Corriente	10,641,547.05	
Intereses por Mora	137,335,168.76	
Seguros en Demanda	0.00	
Total Demanda	412,624,898.51	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	802.688.5556	216.486.146.93	10.641.547.05	0.00						216.486.146.93	10.641.547.05	0.00	227.127.693.98
Idios para Deman	oct-24-2019	8.92%	0	269.7013	802.688.5556	216.486.146.94	10.641.547.05	0.00	0.00	0.00	0.00	0.00	0.00	216.486.146.94	10.641.547.05	0.00	227.127.693.99
Cierre de Mes	oct-31-2019	13.38%	7	269.8413	802.688.5556	216.598.523.34	10.641.547.05	522.259.44						216.598.523.34	10.641.547.05	522.259.44	227.762.329.83
Cierre de Mes	nov-30-2019	13.38%	30	270.3574	802.688.5556	217.012.790.90	10.641.547.05	2.780.122.13	0.00	0.00	0.00	0.00	0.00	217.012.790.90	10.641.547.05	2.780.122.13	230.434.460.08
Cierre de Mes	dic-31-2019	13.38%	31	270.7132	802.688.5556	217.298.387.49	10.641.547.05	5.143.575.73	0.00	0.00	0.00	0.00	0.00	217.298.387.49	10.641.547.05	5.143.575.73	233.083.510.27
Cierre de Mes	ene-31-2020	13.38%	31	271.2074	802.688.5556	217.695.076.17	10.641.547.05	7.535.853.71	0.00	0.00	0.00	0.00	0.00	217.695.076.17	10.641.547.05	7.535.853.71	235.872.476.93
Cierre de Mes	feb-29-2020	13.38%	29	272.0984	802.688.5556	218.410.271.68	10.641.547.05	9.820.225.84	0.00	0.00	0.00	0.00	0.00	218.410.271.68	10.641.547.05	9.820.225.84	238.872.044.57
Cierre de Mes	mar-31-2020	13.38%	31	273.6304	802.688.5556	219.639.990.54	10.641.547.05	12.329.699.39	0.00	0.00	0.00	0.00	0.00	219.639.990.54	10.641.547.05	12.329.699.39	242.611.236.98
Cierre de Mes	abr-30-2020	13.38%	30	275.2972	802.688.5556	220.977.911.83	10.641.547.05	14.819.422.98	0.00	0.00	0.00	0.00	0.00	220.977.911.83	10.641.547.05	14.819.422.98	246.438.881.86
Cierre de Mes	may-31-2020	13.38%	31	276.3085	802.688.5556	221.789.670.77	10.641.547.05	17.404.477.47	0.00	0.00	0.00	0.00	0.00	221.789.670.77	10.641.547.05	17.404.477.47	249.638.695.29
Cierre de Mes	jun-30-2020	13.38%	30	276.0795	802.688.5556	221.605.855.09	10.641.547.05	19.862.746.08	0.00	0.00	0.00	0.00	0.00	221.605.855.09	10.641.547.05	19.862.746.08	252.110.148.22
Cierre de Mes	jun-31-2020	13.38%	31	275.0963	802.688.5556	220.816.651.70	10.641.547.05	22.364.809.39	0.00	0.00	0.00	0.00	0.00	220.816.651.70	10.641.547.05	22.364.809.39	253.823.008.14
Cierre de Mes	ago-31-2020	13.38%	31	274.5900	802.688.5556	220.410.250.48	10.641.547.05	24.919.173.45	0.00	0.00	0.00	0.00	0.00	220.410.250.48	10.641.547.05	24.919.173.45	255.970.970.98
Cierre de Mes	sep-30-2020	13.38%	30	274.5763	802.688.5556	220.399.253.65	10.641.547.05	27.456.024.34	0.00	0.00	0.00	0.00	0.00	220.399.253.65	10.641.547.05	27.456.024.34	258.496.825.04
Cierre de Mes	oct-31-2020	13.38%	31	275.0156	802.688.5556	220.751.874.73	10.641.547.05	30.154.479.62	0.00	0.00	0.00	0.00	0.00	220.751.874.73	10.641.547.05	30.154.479.62	261.547.901.40
Cierre de Mes	nov-30-2020	13.38%	30	275.3585	802.688.5556	221.027.116.64	10.641.547.05	32.791.234.78	0.00	0.00	0.00	0.00	0.00	221.027.116.64	10.641.547.05	32.791.234.78	264.459.898.47



Bogotá, febrero 20 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

71990013743

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.62%

12.93%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	215,743,312.37	792,657.8407
Int. Corrientes a fecha de demanda	10,258,149.44	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	226,001,461.81	

Saldo de la obligación a feb 20 de 2023		
	Valor en pesos	Valor en UVR
Capital	262,165,715.14	792,657.8407
Interes Corriente	10,258,149.44	
Intereses por Mora	114,049,950.43	
Seguros en Demanda	0.00	
Total Demanda	386,473,815.01	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	792.657.8407	215.743.312.37	10.258.149.44	0.00						215.743.312.37	10.258.149.44	0.00	226.001.461.81
Idios para Deman	mar-2-2020	12.93%	0	272.1771	792.657.8407	215.743.312.37	10.258.149.44	0.00	0.00	0.00	0.00	0.00	0.00	215.743.312.37	10.258.149.44	0.00	226.001.461.81
Cierre de Mes	mar-31-2020	12.93%	29	273.6304	792.657.8407	216.895.282.01	10.258.149.44	2.099.844.82	0.00	0.00	0.00	0.00	0.00	216.895.282.01	10.258.149.44	2.099.844.82	229.253.276.27
Cierre de Mes	abr-30-2020	12.93%	30	275.2972	792.657.8407	218.216.484.10	10.258.149.44	4.319.646.96	0.00	0.00	0.00	0.00	0.00	218.216.484.10	10.258.149.44	4.319.646.96	232.794.280.50
Cierre de Mes	may-31-2020	12.93%	31	276.3085	792.657.8407	219.018.098.98	10.258.149.44	6.647.783.83	0.00	0.00	0.00	0.00	0.00	219.018.098.98	10.258.149.44	6.647.783.83	235.924.032.25
Cierre de Mes	jun-30-2020	12.93%	30	276.0795	792.657.8407	218.836.580.33	10.258.149.44	8.900.869.63	0.00	0.00	0.00	0.00	0.00	218.836.580.33	10.258.149.44	8.900.869.63	237.995.599.40
Cierre de Mes	jul-31-2020	12.93%	31	275.0863	792.657.8407	218.057.239.14	10.258.149.44	11.218.427.13	0.00	0.00	0.00	0.00	0.00	218.057.239.14	10.258.149.44	11.218.427.13	239.533.815.71
Cierre de Mes	ago-31-2020	12.93%	31	274.5900	792.657.8407	217.655.916.48	10.258.149.44	13.566.988.54	0.00	0.00	0.00	0.00	0.00	217.655.916.48	10.258.149.44	13.566.988.54	241.481.054.46
Cierre de Mes	sep-30-2020	12.93%	30	274.5763	792.657.8407	217.645.057.07	10.258.149.44	15.882.328.95	0.00	0.00	0.00	0.00	0.00	217.645.057.07	10.258.149.44	15.882.328.95	243.785.535.46
Cierre de Mes	oct-31-2020	12.93%	31	275.0156	792.657.8407	217.993.271.65	10.258.149.44	18.329.200.07	0.00	0.00	0.00	0.00	0.00	217.993.271.65	10.258.149.44	18.329.200.07	246.580.621.16
Cierre de Mes	nov-30-2020	12.93%	30	275.3585	792.657.8407	218.265.074.03	10.258.149.44	20.722.219.77	0.00	0.00	0.00	0.00	0.00	218.265.074.03	10.258.149.44	20.722.219.77	249.245.443.24
Cierre de Mes	dic-31-2020	12.93%	31	275.0626	792.657.8407	218.030.526.57	10.258.149.44	23.171.409.43	0.00	0.00	0.00	0.00	0.00	218.030.526.57	10.258.149.44	23.171.409.43	251.460.085.44
Cierre de Mes	ene-31-2021	12.93%	31	275.4015	792.657.8407	218.299.158.32	10.258.149.44	25.706.963.68	0.00	0.00	0.00	0.00	0.00	218.299.158.32	10.258.149.44	25.706.963.68	254.264.271.44
Cierre de Mes	feb-28-2021	12.93%	28	276.4320	792.657.8407	219.115.992.22	10.258.149.44	28.098.464.37	0.00	0.00	0.00	0.00	0.00	219.115.992.22	10.258.149.44	28.098.464.37	257.472.606.03
Cierre de Mes	mar-31-2021	12.93%	31	277.9523	792.657.8407	220.321.069.94	10.258.149.44	30.833.448.50	0.00	0.00	0.00	0.00	0.00	220.321.069.94	10.258.149.44	30.833.448.50	261.412.667.88
Cierre de Mes	abr-30-2021	12.93%	30	279.5217	792.657.8407	221.565.067.15	10.258.149.44	33.544.499.71	0.00	0.00	0.00	0.00	0.00	221.565.067.15	10.258.149.44	33.544.499.71	265.367.716.30
Cierre de Mes	may																



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000006086

02/03/2020

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.00%

12.00%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	270,330,096.65	993,213.9649
Int. Corrientes a fecha de demanda	11,705,893.80	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	282,035,990.45	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	327,464,829.30	993,213.9649
Interes Corriente	11,705,893.80	
Intereses por Mora	131,197,564.93	
Seguros en Demanda	0.00	
Total Demanda	470,368,288.03	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar-2-2020	8.00%	0	272.1771	993.213.9649	270.330.096.65	11.705.893.80	0.00	0.00	0.00	0.00	0.00	0.00	270.330.096.65	11.705.893.80	0.00	282.035.990.45
Mdos para Demar	mar-2-2020	8.00%	0	272.1771	993.213.9649	270.330.096.65	11.705.893.80	0.00	0.00	0.00	0.00	0.00	0.00	270.330.096.65	11.705.893.80	0.00	282.035.990.45
Cierre de Mes	mar-31-2020	12.00%	29	273.6304	993.213.9649	271.773.534.50	11.705.893.80	2.451.406.19	0.00	0.00	0.00	0.00	0.00	271.773.534.50	11.705.893.80	2.451.406.19	285.930.834.49
Cierre de Mes	abr-30-2020	12.00%	30	275.2972	993.213.9649	273.429.023.54	11.705.893.80	5.041.136.47	0.00	0.00	0.00	0.00	0.00	273.429.023.54	11.705.893.80	5.041.136.47	290.176.053.81
Cierre de Mes	may-31-2020	12.00%	31	276.3085	993.213.9649	274.433.460.82	11.705.893.80	7.755.392.57	0.00	0.00	0.00	0.00	0.00	274.433.460.82	11.705.893.80	7.755.392.57	293.894.747.19
Cierre de Mes	jun-30-2020	12.00%	30	276.0795	993.213.9649	274.206.014.82	11.705.893.80	10.380.314.21	0.00	0.00	0.00	0.00	0.00	274.206.014.82	11.705.893.80	10.380.314.21	296.292.222.83
Cierre de Mes	jul-31-2020	12.00%	31	275.0963	993.213.9649	273.229.486.85	11.705.893.80	13.078.433.71	0.00	0.00	0.00	0.00	0.00	273.229.486.85	11.705.893.80	13.078.433.71	298.013.814.36
Cierre de Mes	ago-31-2020	12.00%	31	274.5900	993.213.9649	272.726.622.62	11.705.893.80	15.810.748.23	0.00	0.00	0.00	0.00	0.00	272.726.622.62	11.705.893.80	15.810.748.23	300.243.264.65
Cierre de Mes	sep-30-2020	12.00%	30	274.5763	993.213.9649	272.713.015.59	11.705.893.80	18.502.604.49	0.00	0.00	0.00	0.00	0.00	272.713.015.59	11.705.893.80	18.502.604.49	302.921.513.88
Cierre de Mes	oct-31-2020	12.00%	31	275.0156	993.213.9649	273.149.334.49	11.705.893.80	21.345.503.26	0.00	0.00	0.00	0.00	0.00	273.149.334.49	11.705.893.80	21.345.503.26	306.200.731.55
Cierre de Mes	nov-30-2020	12.00%	30	275.3585	993.213.9649	273.489.907.55	11.705.893.80	24.123.922.03	0.00	0.00	0.00	0.00	0.00	273.489.907.55	11.705.893.80	24.123.922.03	309.319.723.38
Cierre de Mes	dic-31-2020	12.00%	31	275.0626	993.213.9649	273.196.015.54	11.705.893.80	26.965.427.40	0.00	0.00	0.00	0.00	0.00	273.196.015.54	11.705.893.80	26.965.427.40	311.867.336.74
Cierre de Mes	ene-31-2021	12.00%	31	275.4015	993.213.9649	273.532.615.75	11.705.893.80	29.905.283.38	0.00	0.00	0.00	0.00	0.00	273.532.615.75	11.705.893.80	29.905.283.38	315.143.792.93
Cierre de Mes	feb-28-2021	12.00%	28	276.4320	993.213.9649	274.556.122.75	11.705.893.80	32.676.597.79	0.00	0.00	0.00	0.00	0.00	274.556.122.75	11.705.893.80	32.676.597.79	318.938.614.34
Cierre de Mes	mar-31-2021	12.00%	31	277.9523	993.213.9649	276.066.105.94	11.705.893.80	35.844.098.65	0.00	0.00	0.00	0.00	0.00	276.066.105.94	11.705.893.80	35.844.098.65	323.616.098.39
Cierre de Mes	abr-30-2021	12.00%	30	279.5217	993.213.9649	277.624.855.93	11.705.893.80	38.981.885.05	0.00	0.00	0.00	0.00	0.00	277.624.855.93	11.705.893.80	38.981.885.05	



Bogotá, febrero 21 de 2023
Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000029992
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.30%
Tasa de mora	12.45%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	254,146,467.10	933,754.0414
Int. Corrientes a fecha de demanda	5,107,750.04	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	259,254,217.14	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	307,860,761.71	933,754.0414
Interes Corriente	5,107,750.04	
Intereses por Mora	128,514,598.11	
Seguros en Demanda	0.00	
Total Demanda	441,483,109.86	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	933,754.0414	254,146,467.10	5,107,750.04	0.00						254,146,467.10	5,107,750.04	0.00	259,254,217.14
Idios para Deman	mar-2-2020	8.30%	0	272.1771	933,754.0414	254,146,467.10	5,107,750.04	0.00	0.00	0.00	0.00	0.00	0.00	254,146,467.10	5,107,750.04	0.00	259,254,217.14
Cierre de Mes	mar-31-2020	12.45%	29	273.6304	933,754.0414	255,903,491.85	5,107,750.04	2,386,572.91	0.00	0.00	0.00	0.00	0.00	255,903,491.85	5,107,750.04	2,386,572.91	262,997,814.80
Cierre de Mes	abr-30-2020	12.45%	30	275.2972	933,754.0414	257,059,873.09	5,107,750.04	4,908,621.91	0.00	0.00	0.00	0.00	0.00	257,059,873.09	5,107,750.04	4,908,621.91	267,076,245.04
Cierre de Mes	may-31-2020	12.45%	31	276.3085	933,754.0414	258,004,178.55	5,107,750.04	7,552,821.84	0.00	0.00	0.00	0.00	0.00	258,004,178.55	5,107,750.04	7,552,821.84	270,664,750.43
Cierre de Mes	jun-30-2020	12.45%	30	276.0795	933,754.0414	257,790,348.87	5,107,750.04	10,110,860.33	0.00	0.00	0.00	0.00	0.00	257,790,348.87	5,107,750.04	10,110,860.33	273,008,959.24
Cierre de Mes	jul-31-2020	12.45%	31	275.0963	933,754.0414	256,872,281.90	5,107,750.04	12,741,135.83	0.00	0.00	0.00	0.00	0.00	256,872,281.90	5,107,750.04	12,741,135.83	274,721,167.77
Cierre de Mes	ago-31-2020	12.45%	31	274.5900	933,754.0414	256,399,522.23	5,107,750.04	15,405,644.52	0.00	0.00	0.00	0.00	0.00	256,399,522.23	5,107,750.04	15,405,644.52	276,912,916.79
Cierre de Mes	sep-30-2020	12.45%	30	274.5763	933,754.0414	256,386,729.90	5,107,750.04	18,031,554.21	0.00	0.00	0.00	0.00	0.00	256,386,729.90	5,107,750.04	18,031,554.21	279,526,034.05
Cierre de Mes	oct-31-2020	12.45%	31	275.0156	933,754.0414	256,796,927.95	5,107,750.04	20,805,693.98	0.00	0.00	0.00	0.00	0.00	256,796,927.95	5,107,750.04	20,805,693.98	282,710,371.97
Cierre de Mes	nov-30-2020	12.45%	30	275.3885	933,754.0414	257,117,112.21	5,107,750.04	23,517,818.16	0.00	0.00	0.00	0.00	0.00	257,117,112.21	5,107,750.04	23,517,818.16	285,742,680.41
Cierre de Mes	dic-31-2020	12.45%	31	275.0626	933,754.0414	256,840,814.39	5,107,750.04	26,292,531.56	0.00	0.00	0.00	0.00	0.00	256,840,814.39	5,107,750.04	26,292,531.56	288,241,095.99
Cierre de Mes	ene-31-2021	12.45%	31	275.4015	933,754.0414	257,157,263.63	5,107,750.04	29,164,158.54	0.00	0.00	0.00	0.00	0.00	257,157,263.63	5,107,750.04	29,164,158.54	291,429,172.21
Cierre de Mes	feb-28-2021	12.45%	28	276.4320	933,754.0414	258,119,497.17	5,107,750.04	31,871,874.32	0.00	0.00	0.00	0.00	0.00	258,119,497.17	5,107,750.04	31,871,874.32	295,099,121.53
Cierre de Mes	mar-31-2021	12.45%	31	277.9523	933,754.0414	259,539,083.44	5,107,750.04	34,967,559.89	0.00	0.00	0.00	0.00	0.00	259,539,083.44	5,107,750.04	34,967,559.89	299,614,393.37
Cierre de Mes	abr-30-2021	12.45%	30	279.5217	933,754.0414	261,004,517.03	5,107,750.04	38,035,150.66	0.00	0.00	0.00	0.00	0.00	261,004,517.03	5,107,750.04	38,035,150.66	304,147,417.73
Cierre de Mes	may-31-2021	12.45%	31	28													



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000056624
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.30%
Tasa de mora	12.45%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	583,995,837.45	2,145,646.4833
Int. Corrientes a fecha de demanda	11,736,951.58	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	595,732,789.03	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	707,424,365.97	2,145,646.4833
Interes Corriente	11,736,951.58	
Intereses por Mora	295,309,988.78	
Seguros en Demanda	0.00	
Total Demanda	1,014,471,306.33	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	2,145,646.4833	583,995,837.45	11,736,951.58	0.00						583,995,837.45	11,736,951.58	0.00	595,732,789.03
Idos para Deman	mar-2-2020	8.30%	0	272.1771	2,145,646.4833	583,995,837.45	11,736,951.58	0.00	0.00	0.00	0.00	0.00	0.00	583,995,837.45	11,736,951.58	0.00	595,732,789.03
Cierre de Mes	mar-31-2020	12.45%	29	273.6304	2,145,646.4833	587,114,105.48	11,736,951.58	5,484,037.06	0.00	0.00	0.00	0.00	0.00	587,114,105.48	11,736,951.58	5,484,037.06	604,335,094.12
Cierre de Mes	abr-30-2020	12.45%	30	275.2972	2,145,646.4833	590,690,469.04	11,736,951.58	11,279,380.73	0.00	0.00	0.00	0.00	0.00	590,690,469.04	11,736,951.58	11,279,380.73	613,706,801.35
Cierre de Mes	may-31-2020	12.45%	31	276.3085	2,145,646.4833	592,860,361.33	11,736,951.58	17,355,411.49	0.00	0.00	0.00	0.00	0.00	592,860,361.33	11,736,951.58	17,355,411.49	621,952,724.40
Cierre de Mes	jun-30-2020	12.45%	30	276.0795	2,145,646.4833	592,369,008.29	11,736,951.58	23,233,454.36	0.00	0.00	0.00	0.00	0.00	592,369,008.29	11,736,951.58	23,233,454.36	627,339,414.23
Cierre de Mes	jul-31-2020	12.45%	31	275.0963	2,145,646.4833	590,259,408.66	11,736,951.58	29,277,488.58	0.00	0.00	0.00	0.00	0.00	590,259,408.66	11,736,951.58	29,277,488.58	631,273,848.82
Cierre de Mes	ago-31-2020	12.45%	31	274.5900	2,145,646.4833	589,173,067.85	11,736,951.58	35,400,186.25	0.00	0.00	0.00	0.00	0.00	589,173,067.85	11,736,951.58	35,400,186.25	636,310,205.68
Cierre de Mes	sep-30-2020	12.45%	30	274.5763	2,145,646.4833	589,143,672.49	11,736,951.58	41,434,188.40	0.00	0.00	0.00	0.00	0.00	589,143,672.49	11,736,951.58	41,434,188.40	642,314,812.47
Cierre de Mes	oct-31-2020	12.45%	31	275.0156	2,145,646.4833	590,086,254.99	11,736,951.58	47,808,804.18	0.00	0.00	0.00	0.00	0.00	590,086,254.99	11,736,951.58	47,808,804.18	649,632,010.75
Cierre de Mes	nov-30-2020	12.45%	30	275.3885	2,145,646.4833	590,821,997.17	11,736,951.58	54,040,916.12	0.00	0.00	0.00	0.00	0.00	590,821,997.17	11,736,951.58	54,040,916.12	656,599,864.87
Cierre de Mes	dic-31-2020	12.45%	31	275.0626	2,145,646.4833	590,187,100.38	11,736,951.58	60,416,850.02	0.00	0.00	0.00	0.00	0.00	590,187,100.38	11,736,951.58	60,416,850.02	662,340,901.98
Cierre de Mes	ene-31-2021	12.45%	31	275.4015	2,145,646.4833	590,914,259.97	11,736,951.58	67,015,478.84	0.00	0.00	0.00	0.00	0.00	590,914,259.97	11,736,951.58	67,015,478.84	669,666,690.39
Cierre de Mes	feb-28-2021	12.45%	28	276.4320	2,145,646.4833	593,125,348.67	11,736,951.58	73,237,460.84	0.00	0.00	0.00	0.00	0.00	593,125,348.67	11,736,951.58	73,237,460.84	678,099,761.09
Cierre de Mes	mar-31-2021	12.45%	31	277.9523	2,145,646.4833	596,387,375.02	11,736,951.58	80,350,947.43	0.00	0.00	0.00	0.00	0.00	596,387,375.02	11,736,951.58	80,350,947.43	688,475,274.03
Cierre de Mes	abr-30-2021	12.45%	30	279.5217	2,145,646.4833	599,754,752.61	11,736,951.58	87,399,875.81	0.00	0.00	0.00	0.00	0.00	599,754,752.61	11,736,951.58	87,399,875.81	



Bogotá, febrero 21 de 2023

Ciudad

Titular

Cédula o Nit.

Obligación Nro.

Mora desde

CONSTRUCTORA EL RUIZ SAS

900,235,350

90000010307

24/10/2019

Tasa pactada en el pagaré

Tasa de mora

Tasa máxima

8.30%

12.45%

45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a oct 24 de 2019		
	Valor en pesos	Valor Uvr \$ 269.7013 UVR
Capital	540,304,295.11	2,003,343.3102
Int. Corrientes a fecha de demanda	24,779,111.11	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	565,083,406.22	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	660,506,696.73	2,003,343.3102
Interes Corriente	24,779,111.11	
Intereses por Mora	315,627,212.07	
Seguros en Demanda	0.00	
Total Demanda	1,000,913,019.91	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonados pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/24/2019			269.7013	2,003.343.3102	540.304.295.11	24,779.111.11	0.00						540.304.295.11	24,779.111.11	0.00	565.083.406.22
Idos para Demar	oct-24-2019	8.30%	0	269.7013	2,003.343.3102	540.304.295.11	24,779.111.11	0.00	0.00	0.00	0.00	0.00	0.00	540.304.295.11	24,779.111.11	0.00	565.083.406.22
Cierre de Mes	oct-31-2019	12.45%	7	269.8413	2,003.343.3102	540.584.763.17	24,779.111.11	1,217.862.41	0.00	0.00	0.00	0.00	0.00	540.584.763.17	24,779.111.11	1,217.862.41	566.581.736.69
Cierre de Mes	nov-30-2019	12.45%	30	270.3574	2,003.343.3102	541.618.688.65	24,779.111.11	6,480.797.35	0.00	0.00	0.00	0.00	0.00	541.618.688.65	24,779.111.11	6,480.797.35	572.878.597.11
Cierre de Mes	dic-31-2019	12.45%	31	270.7132	2,003.343.3102	542.331.478.20	24,779.111.11	11,986.073.07	0.00	0.00	0.00	0.00	0.00	542.331.478.20	24,779.111.11	11,986.073.07	579.096.662.38
Cierre de Mes	ene-31-2020	12.45%	31	271.2074	2,003.343.3102	543.321.530.47	24,779.111.11	17,554.616.86	0.00	0.00	0.00	0.00	0.00	543.321.530.47	24,779.111.11	17,554.616.86	585.695.258.44
Cierre de Mes	feb-29-2020	12.45%	29	272.0984	2,003.343.3102	545.106.509.36	24,779.111.11	22,868.457.82	0.00	0.00	0.00	0.00	0.00	545.106.509.36	24,779.111.11	22,868.457.82	592.754.078.29
Cierre de Mes	mar-31-2020	12.45%	31	273.6304	2,003.343.3102	548.175.631.31	24,779.111.11	28,702.121.50	0.00	0.00	0.00	0.00	0.00	548.175.631.31	24,779.111.11	28,702.121.50	601.656.863.92
Cierre de Mes	abr-30-2020	12.45%	30	275.2972	2,003.343.3102	551.514.803.94	24,779.111.11	34,486.044.30	0.00	0.00	0.00	0.00	0.00	551.514.803.94	24,779.111.11	34,486.044.30	610.779.959.35
Cierre de Mes	may-31-2020	12.45%	31	276.3805	2,003.343.3102	553.540.785.03	24,779.111.11	40,487.239.16	0.00	0.00	0.00	0.00	0.00	553.540.785.03	24,779.111.11	40,487.239.16	618.807.135.30
Cierre de Mes	jun-30-2020	12.45%	30	276.0795	2,003.343.3102	553.082.019.41	24,779.111.11	46,189.796.99	0.00	0.00	0.00	0.00	0.00	553.082.019.41	24,779.111.11	46,189.796.99	624.050.927.51
Cierre de Mes	jul-31-2020	12.45%	31	275.0963	2,003.343.3102	551.112.332.27	24,779.111.11	51,989.546.41	0.00	0.00	0.00	0.00	0.00	551.112.332.27	24,779.111.11	51,989.546.41	627.880.989.79
Cierre de Mes	ago-31-2020	12.45%	31	274.5900	2,003.343.3102	550.098.039.55	24,779.111.11	57,906.591.96	0.00	0.00	0.00	0.00	0.00	550.098.039.55	24,779.111.11	57,906.591.96	632.783.742.62
Cierre de Mes	sep-30-2020	12.45%	30	274.5763	2,003.343.3102	550.070.593.74	24,779.111.11	63,779.354.89	0.00	0.00	0.00	0.00	0.00	550.070.593.74	24,779.111.11	63,779.354.89	638.629.059.74
Cierre de Mes	oct-31-2020	12.45%	31	275.0156	2,003.343.3102	550.950.662.46	24,779.111.11	70,022.374.48	0.00	0.00	0.00	0.00	0.00	550.950.662.46	24,779.111.11	70,022.374.48	645.752.148.05
Cierre de Mes	nov-30-2020	12.45%	30	275.3585	2,003.343.3102	551.637.608.88	24,779.111.11	76,118.439.58	0.00	0.00	0.00	0.00	0.00	551.			



Bogotá, febrero 20 de 2023
Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	71990013666
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.40%
Tasa de mora	12.60%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	284,160,018.62	1,044,026.1823
Int. Corrientes a fecha de demanda	11,063,828.74	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	295,223,847.36	

Saldo de la obligación a feb 20 de 2023		
	Valor en pesos	Valor en UVR
Capital	345,303,934.00	1,044,026.1823
Interes Corriente	11,063,828.74	
Intereses por Mora	145,928,920.33	
Seguros en Demanda	0.00	
Total Demanda	502,296,683.07	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonos pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	1,044,026.1823	284,160.018.62	11,063.828.74	0.00						284,160.018.62	11,063.828.74	0.00	295,223.847.36
Idios para Deman	mar-2-2020	8.40%		272.1771	1,044,026.1823	284,160.018.62	11,063.828.74	0.00	0.00	0.00		0.00	0.00	284,160.018.62	11,063.828.74	0.00	295,223.847.36
Cierre de Mes	mar-31-2020	12.60%	29	273.6304	1,044,026.1823	285,677.301.87	11,063.828.74	2,698.874.00	0.00	0.00	0.00	0.00	0.00	285,677.301.87	11,063.828.74	2,698.874.00	299,440,004.61
Cierre de Mes	abr-30-2020	12.60%	30	275.2972	1,044,026.1823	287,417.484.71	11,063.828.74	5,551.256.88	0.00	0.00	0.00	0.00	0.00	287,417.484.71	11,063.828.74	5,551.256.88	304,032,570.33
Cierre de Mes	may-31-2020	12.60%	31	276.3085	1,044,026.1823	288,473.308.39	11,063.828.74	8,542.120.56	0.00	0.00	0.00	0.00	0.00	288,473.308.39	11,063.828.74	8,542.120.56	308,079,257.69
Cierre de Mes	jun-30-2020	12.60%	30	276.0795	1,044,026.1823	288,234.226.40	11,063.828.74	11,435.852.94	0.00	0.00	0.00	0.00	0.00	288,234.226.40	11,063.828.74	11,435.852.94	310,733,908.08
Cierre de Mes	jul-31-2020	12.60%	31	275.0963	1,044,026.1823	287,207.739.85	11,063.828.74	14,411.642.19	0.00	0.00	0.00	0.00	0.00	287,207.739.85	11,063.828.74	14,411.642.19	312,683,210.78
Cierre de Mes	ago-31-2020	12.60%	31	274.5900	1,044,026.1823	286,679.149.40	11,063.828.74	17,426.499.33	0.00	0.00	0.00	0.00	0.00	286,679.149.40	11,063.828.74	17,426.499.33	315,169,477.47
Cierre de Mes	sep-30-2020	12.60%	30	274.5763	1,044,026.1823	286,664.846.24	11,063.828.74	20,398.003.99	0.00	0.00	0.00	0.00	0.00	286,664.846.24	11,063.828.74	20,398.003.99	318,126.678.97
Cierre de Mes	oct-31-2020	12.60%	31	275.0156	1,044,026.1823	287,123.486.94	11,063.828.74	23,537.581.34	0.00	0.00	0.00	0.00	0.00	287,123.486.94	11,063.828.74	23,537.581.34	321,724.897.02
Cierre de Mes	nov-30-2020	12.60%	30	275.3585	1,044,026.1823	287,481.483.52	11,063.828.74	26,607.314.31	0.00	0.00	0.00	0.00	0.00	287,481.483.52	11,063.828.74	26,607.314.31	325,152.626.57
Cierre de Mes	dic-31-2020	12.60%	31	275.0626	1,044,026.1823	287,172.556.17	11,063.828.74	29,748.268.55	0.00	0.00	0.00	0.00	0.00	287,172.556.17	11,063.828.74	29,748.268.55	327,984.653.46
Cierre de Mes	ene-31-2021	12.60%	31	275.4015	1,044,026.1823	287,526.376.64	11,063.828.74	32,999.257.53	0.00	0.00	0.00	0.00	0.00	287,526.376.64	11,063.828.74	32,999.257.53	331,589.462.91
Cierre de Mes	feb-28-2021	12.60%	28	276.4320	1,044,026.1823	288,602.245.63	11,063.828.74	36,064.952.18	0.00	0.00	0.00	0.00	0.00	288,602.245.63	11,063.828.74	36,064.952.18	335,731,026.55
Cierre de Mes	mar-31-2021	12.60%	31	277.9523	1,044,026.1823	290,189.478.63	11,063.828.74	39,570.238.58	0.00	0.00	0.00	0.00	0.00	290,189.478.63	11,063.828.74	39,570.238.58	340,823.545.95
Cierre de Mes	abr-30-2021	12.60%	30	279.5217	1,044,026.1823	291,827.973.32	11,063.828.74	43,044.069.09	0.00	0.00	0.00	0.00	0.00	291,827.973.32	11,063.828.74	43,044.069.09	345,93



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000026564
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.30%
Tasa de mora	12.45%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	896,642,444.06	3,294,334.6228
Int. Corrientes a fecha de demanda	18,020,417.71	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	914,662,861.77	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	1,086,149,372.67	3,294,334.6228
Interes Corriente	18,020,417.71	
Intereses por Mora	453,406,433.94	
Seguros en Demanda	0.00	
Total Demanda	1,557,576,224.32	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	3,294.334.6228	896.642.444.06	18.020.417.71	0.00						896.642.444.06	18.020.417.71	0.00	914.662.861.77
Idos para Demar	mar-2-2020	8.30%	0	272.1771	3,294.334.6228	896.642.444.06	18.020.417.71	0.00	0.00	0.00	0.00	0.00	0.00	896.642.444.06	18.020.417.71	0.00	914.662.861.77
Cierre de Mes	mar-31-2020	12.45%	29	273.6304	3,294.334.6228	901.430.100.57	18.020.417.71	8.419.957.95	0.00	0.00	0.00	0.00	0.00	901.430.100.57	18.020.417.71	8.419.957.95	927.870.476.23
Cierre de Mes	abr-30-2020	12.45%	30	275.2372	3,294.334.6228	906.921.097.52	18.020.417.71	17.317.882.86	0.00	0.00	0.00	0.00	0.00	906.921.097.52	18.020.417.71	17.317.882.86	942.259.398.09
Cierre de Mes	may-31-2020	12.45%	31	276.3088	3,294.334.6228	910.252.658.12	18.020.417.71	26.646.762.83	0.00	0.00	0.00	0.00	0.00	910.252.658.12	18.020.417.71	26.646.762.83	954.919.838.66
Cierre de Mes	jun-30-2020	12.45%	30	276.0795	3,294.334.6228	909.498.255.50	18.020.417.71	35.671.660.60	0.00	0.00	0.00	0.00	0.00	909.498.255.50	18.020.417.71	35.671.660.60	963.190.333.81
Cierre de Mes	jul-31-2020	12.45%	31	275.0963	3,294.334.6228	906.259.265.69	18.020.417.71	44.951.414.44	0.00	0.00	0.00	0.00	0.00	906.259.265.69	18.020.417.71	44.951.414.44	969.231.097.84
Cierre de Mes	ago-31-2020	12.45%	31	274.5900	3,294.334.6228	904.591.344.07	18.020.417.71	54.351.944.80	0.00	0.00	0.00	0.00	0.00	904.591.344.07	18.020.417.71	54.351.944.80	976.963.706.58
Cierre de Mes	sep-30-2020	12.45%	30	274.5763	3,294.334.6228	904.546.211.69	18.020.417.71	63.616.295.82	0.00	0.00	0.00	0.00	0.00	904.546.211.69	18.020.417.71	63.616.295.82	986.182.925.22
Cierre de Mes	oct-31-2020	12.45%	31	275.0156	3,294.334.6228	905.993.412.89	18.020.417.71	73.403.610.57	0.00	0.00	0.00	0.00	0.00	905.993.412.89	18.020.417.71	73.403.610.57	997.417.441.17
Cierre de Mes	nov-30-2020	12.45%	30	275.3585	3,294.334.6228	907.123.040.23	18.020.417.71	82.972.130.97	0.00	0.00	0.00	0.00	0.00	907.123.040.23	18.020.417.71	82.972.130.97	1.008.115.588.91
Cierre de Mes	dic-31-2020	12.45%	31	275.0626	3,294.334.6228	906.148.246.62	18.020.417.71	92.761.469.50	0.00	0.00	0.00	0.00	0.00	906.148.246.62	18.020.417.71	92.761.469.50	1.016.930.133.83
Cierre de Mes	ene-31-2021	12.45%	31	275.4015	3,294.334.6228	907.264.696.62	18.020.417.71	102.892.724.37	0.00	0.00	0.00	0.00	0.00	907.264.696.62	18.020.417.71	102.892.724.37	1.028.177.838.70
Cierre de Mes	feb-28-2021	12.45%	28	276.4320	3,294.334.6228	910.659.508.45	18.020.417.71	112.445.691.69	0.00	0.00	0.00	0.00	0.00	910.659.508.45	18.020.417.71	112.445.691.69	1.041.125.617.85
Cierre de Mes	mar-31-2021	12.45%	31	277.9523	3,294.334.6228	915.667.885.38	18.020.417.71	123.367.437.35	0.00	0.00	0.00	0.00	0.00	915.667.885.38	18.020.417.71	123.367.437.35	1.057.055.740.44
Cierre de Mes	abr-30-2021	12.45%	30	279.5217	3,294.334.6228	920.838.014.13	18.020.417.71	134.190.063.06	0.00	0.00	0.00	0.00					



Bogotá, febrero 21 de 2023

Ciudad

Titular	CONSTRUCTORA EL RUIZ SAS
Cédula o Nit.	900,235,350
Obligación Nro.	90000005564
Mora desde	02/03/2020

Tasa pactada en el pagaré	8.00%
Tasa de mora	12.00%
Tasa máxima	45.25%

PRÉSTAMO DIFERENTE DE VIVIENDA		
Liquidación de la Obligación a mar 2 de 2020		
	Valor en pesos	Valor Uvr \$ 272.1771 UVR
Capital	189,215,807.60	695,193.7088
Int. Corrientes a fecha de demanda	8,131,465.58	
Intereses por Mora	0.00	
Seguros	0.00	
Total demanda	197,347,273.18	

Saldo de la obligación a feb 21 de 2023		
	Valor en pesos	Valor en UVR
Capital	229,206,895.22	695,193.7088
Interes Corriente	8,131,465.58	
Intereses por Mora	91,830,889.39	
Seguros en Demanda	0.00	
Total Demanda	329,169,250.19	



CONSTRUCTORA EL RUIZ SAS

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Valor Unidad Uvr	Capital Uvr	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonos pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	mar/2/2020			272.1771	695,193,7088	189,215,807.60	8,131,465.58	0.00						189,215,807.60	8,131,465.58	0.00	197,347,273.18
Idos para Demar	mar-2-2020	8.00%	0	272.1771	695,193,7088	189,215,807.60	8,131,465.58	0.00	0.00	0.00	0.00	0.00	0.00	189,215,807.60	8,131,465.58	0.00	197,347,273.18
Cierre de Mes	mar-31-2020	12.00%	29	273.6304	695,193,7088	190,226,132.62	8,131,465.58	1,715,845.95	0.00	0.00	0.00	0.00	0.00	190,226,132.62	8,131,465.58	1,715,845.95	200,073,444.15
Cierre de Mes	abr-30-2020	12.00%	30	275.2972	695,193,7088	191,384,881.49	8,131,465.58	3,528,510.96	0.00	0.00	0.00	0.00	0.00	191,384,881.49	8,131,465.58	3,528,510.96	203,044,858.03
Cierre de Mes	may-31-2020	12.00%	31	276.3085	695,193,7088	192,087,930.89	8,131,465.58	5,428,337.01	0.00	0.00	0.00	0.00	0.00	192,087,930.89	8,131,465.58	5,428,337.01	205,647,733.48
Cierre de Mes	jun-30-2020	12.00%	30	276.0795	695,193,7088	191,928,731.53	8,131,465.58	7,265,633.98	0.00	0.00	0.00	0.00	0.00	191,928,731.53	8,131,465.58	7,265,633.98	207,325,831.09
Cierre de Mes	jul-31-2020	12.00%	31	275.0863	695,193,7088	191,245,217.07	8,131,465.58	9,154,165.32	0.00	0.00	0.00	0.00	0.00	191,245,217.07	8,131,465.58	9,154,165.32	208,530,847.97
Cierre de Mes	ago-31-2020	12.00%	31	274.5900	695,193,7088	190,893,240.50	8,131,465.58	11,066,631.25	0.00	0.00	0.00	0.00	0.00	190,893,240.50	8,131,465.58	11,066,631.25	210,091,337.33
Cierre de Mes	sep-30-2020	12.00%	30	274.5763	695,193,7088	190,883,716.35	8,131,465.58	12,950,778.67	0.00	0.00	0.00	0.00	0.00	190,883,716.35	8,131,465.58	12,950,778.67	211,965,960.60
Cierre de Mes	oct-31-2020	12.00%	31	275.0156	695,193,7088	191,189,114.94	8,131,465.58	14,940,647.33	0.00	0.00	0.00	0.00	0.00	191,189,114.94	8,131,465.58	14,940,647.33	214,261,227.85
Cierre de Mes	nov-30-2020	12.00%	30	275.3585	695,193,7088	191,427,496.86	8,131,465.58	16,885,383.63	0.00	0.00	0.00	0.00	0.00	191,427,496.86	8,131,465.58	16,885,383.63	216,444,346.07
Cierre de Mes	dic-31-2020	12.00%	31	275.0626	695,193,7088	191,221,789.05	8,131,465.58	18,874,276.99	0.00	0.00	0.00	0.00	0.00	191,221,789.05	8,131,465.58	18,874,276.99	218,227,531.62
Cierre de Mes	ene-31-2021	12.00%	31	275.4015	695,193,7088	191,457,390.19	8,131,465.58	20,932,010.22	0.00	0.00	0.00	0.00	0.00	191,457,390.19	8,131,465.58	20,932,010.22	220,520,865.99
Cierre de Mes	feb-28-2021	12.00%	28	276.4320	695,193,7088	192,173,787.31	8,131,465.58	22,871,773.87	0.00	0.00	0.00	0.00	0.00	192,173,787.31	8,131,465.58	22,871,773.87	223,177,026.76
Cierre de Mes	mar-31-2021	12.00%	31	277.9523	695,193,7088	193,230,690.31	8,131,465.58	25,088,845.66	0.00	0.00	0.00	0.00	0.00	193,230,690.31	8,131,465.58	25,088,845.66	226,451,001.55
Cierre de Mes	abr-30-2021	12.00%	30	279.5217	695,193,7088	194,321,727.31	8,131,465.58	27,285,119.02	0.00	0.00	0.00	0.00	0.00	194,321,727.31	8,131,465.58	27,285,119.02	229,738,311.91
Cierre de Mes	may-31-2021	12.00%	31	281.0													