



Medellin, julio 28 de 2020

Ciudad

Producto

Pagaré

Crédito

AUDIOPRESTAMO

Titular

Cédula o Nit.

Crédito

Mora desde

MARTA LIBIA RAMIREZ NIETO

24,370,338

AUDIOPRESTAMO

octubre 15 de 2012

Tasa máxima Actual

24.04%

Liquidación de la Obligación a oct 15 de 2012	
	Valor en pesos
Capital	10,737,625.00
Int. Corrientes a fecha de demanda	0.00
Intereses por Mora	0.00
Seguros	0.00
Total demanda	10,737,625.00

Saldo de la obligación a jul 28 de 2020	
	Valor en pesos
Capital	10,737,625.00
Interes Corriente	0.00
Intereses por Mora	19,724,156.72
Seguros en Demanda	0.00
Total Demanda	30,461,781.72

SSEAC



MARTA LIBIA RAMIREZ NIETO

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	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/15/2012			10,737,625.00	0.00	0.00						10,737,625.00	0.00	0.00	10,737,625.00
Saldos para Demanda	oct-15-2012	0.00%	0	10,737,625.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	0.00	10,737,625.00
Cierre de Mes	oct-31-2012	27.26%	16	10,737,625.00	0.00	114,055.49	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	114,055.49	10,851,680.49
Cierre de Mes	nov-30-2012	27.26%	30	10,737,625.00	0.00	328,902.90	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	328,902.90	11,066,527.90
Cierre de Mes	dic-31-2012	27.26%	31	10,737,625.00	0.00	550,985.46	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	550,985.46	11,288,610.46
Cierre de Mes	ene-31-2013	27.10%	31	10,737,625.00	0.00	771,895.83	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	771,895.83	11,509,520.83
Cierre de Mes	feb-28-2013	27.10%	28	10,737,625.00	0.00	971,230.62	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	971,230.62	11,708,855.62
Cierre de Mes	mar-31-2013	27.10%	31	10,737,625.00	0.00	1,192,140.99	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	1,192,140.99	11,929,765.99
Cierre de Mes	abr-30-2013	27.19%	30	10,737,625.00	0.00	1,406,502.95	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	1,406,502.95	12,144,127.95
Cierre de Mes	may-31-2013	27.19%	31	10,737,625.00	0.00	1,628,083.53	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	1,628,083.53	12,365,708.53
Cierre de Mes	jun-30-2013	27.19%	30	10,737,625.00	0.00	1,842,445.48	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	1,842,445.48	12,580,070.48
Cierre de Mes	jul-31-2013	26.62%	31	10,737,625.00	0.00	2,059,876.22	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	2,059,876.22	12,797,501.22
Cierre de Mes	ago-31-2013	26.62%	31	10,737,625.00	0.00	2,277,306.95	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	2,277,306.95	13,014,931.95
Cierre de Mes	sep-30-2013	26.62%	30	10,737,625.00	0.00	2,487,655.54	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	2,487,655.54	13,225,280.54
Cierre de Mes	oct-31-2013	25.46%	31	10,737,625.00	0.00	2,696,491.35	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	2,696,491.35	13,434,116.35
Cierre de Mes	nov-30-2013	25.46%	30	10,737,625.00	0.00	2,898,527.54	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	2,898,527.54	13,636,152.54
Cierre de Mes	dic-31-2013	25.46%	31	10,737,625.00	0.00	3,107,363.34	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	3,107,363.34	13,844,988.34
Cierre de Mes	ene-31-2014	25.83%	31	10,737,625.00	0.00	3,318,955.13	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	3,318,955.13	14,056,580.13
Cierre de Mes	feb-28-2014	25.83%	28	10,737,625.00	0.00	3,509,889.37	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	3,509,889.37	14,247,514.37
Cierre de Mes	mar-31-2014	25.83%	31	10,737,625.00	0.00	3,721,481.16	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	3,721,481.16	14,459,106.16
Cierre de Mes	abr-30-2014	25.81%	30	10,737,625.00	0.00	3,926,039.81	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	3,926,039.81	14,663,664.81
Cierre de Mes	may-31-2014	25.81%	31	10,737,625.00	0.00	4,137,483.78	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	4,137,483.78	14,875,108.78
Cierre de Mes	jun-30-2014	25.81%	30	10,737,625.00	0.00	4,342,042.43	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	4,342,042.43	15,079,667.43
Cierre de Mes	jul-31-2014	25.46%	31	10,737,625.00	0.00	4,550,896.09	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	4,550,896.09	15,288,521.09
Cierre de Mes	ago-31-2014	25.46%	31	10,737,625.00	0.00	4,759,749.75	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	4,759,749.75	15,497,374.75
Cierre de Mes	sep-30-2014	25.46%	30	10,737,625.00	0.00	4,961,803.21	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	4,961,803.21	15,699,428.21
Cierre de Mes	oct-31-2014	25.27%	31	10,737,625.00	0.00	5,169,247.93	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	5,169,247.93	15,906,872.93
Cierre de Mes	nov-30-2014	25.27%	30	10,737,625.00	0.00	5,369,938.74	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	5,369,938.74	16,107,563.74
Cierre de Mes	dic-31-2014	25.27%	31	10,737,625.00	0.00	5,577,383.46	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	5,577,383.46	16,315,008.46
Cierre de Mes	ene-31-2015	25.32%	31	10,737,625.00	0.00	5,785,199.14	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	5,785,199.14	16,522,824.14
Cierre de Mes	feb-28-2015	25.32%	28	10,737,625.00	0.00	5,972,729.08	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	5,972,729.08	16,710,354.08
Cierre de Mes	mar-31-2015	25.32%	31	10,737,625.00	0.00	6,180,544.76	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	6,180,544.76	16,918,169.76
Cierre de Mes	abr-30-2015	25.50%	30	10,737,625.00	0.00	6,382,884.85	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	6,382,884.85	17,120,509.85
Cierre de Mes	may-31-2015	25.50%	31	10,737,625.00	0.00	6,592,034.88	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	6,592,034.88	17,329,659.88
Cierre de Mes	jun-30-2015	25.50%	30	10,737,625.00	0.00	6,794,374.97	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	6,794,374.97	17,531,999.97
Cierre de Mes	jul-31-2015	25.37%	31	10,737,625.00	0.00	7,002,561.48	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	7,002,561.48	17,740,186.48
Cierre de Mes	ago-31-2015	25.37%	31	10,737,625.00	0.00	7,210,747.99	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	7,210,747.99	17,948,372.99
Cierre de Mes	sep-30-2015	25.37%	30	10,737,625.00	0.00	7,412,156.22	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	7,412,156.22	18,149,781.22
Cierre de Mes	oct-31-2015	25.46%	31	10,737,625.00	0.00	7,621,009.88	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	7,621,009.88	18,358,634.88
Cierre de Mes	nov-30-2015	25.46%	30	10,737,625.00	0.00	7,823,063.34	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	7,823,063.34	18,560,688.34
Cierre de Mes	dic-31-2015	25.46%	31	10,737,625.00	0.00	8,031,917.00	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	8,031,917.00	18,769,542.00
Cierre de Mes	ene-31-2016	25.86%	31	10,737,625.00	0.00	8,243,730.48	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	8,243,730.48	18,981,355.48
Cierre de Mes	feb-29-2016	25.86%	29	10,737,625.00	0.00	8,441,753.36	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	8,441,753.36	19,179,378.36
Cierre de Mes	mar-31-2016	25.86%	31	10,737,625.00	0.00	8,653,566.84	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	8,653,566.84	19,391,191.84
Cierre de Mes	abr-30-2016	26.85%	30	10,737,625.00	0.00	8,865,547.18	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	8,865,547.18	19,603,172.18
Cierre de Mes	may-31-2016	26.85%	31	10,737,625.00	0.00	9,084,665.15	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	9,084,665.15	19,822,290.15
Cierre de Mes	jun-30-2016	26.85%	30	10,737,625.00	0.00	9,296,645.49	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	9,296,645.49	20,034,270.49
Cierre de Mes	jul-31-2016	27.77%	31	10,737,625.00	0.00	9,522,446.46	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	9,522,446.46	20,260,071.46
Cierre de Mes	ago-31-2016	27.77%	31	10,737,625.00	0.00	9,748,247.44	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	9,748,247.44	20,485,872.44
Cierre de Mes	sep-30-2016	27.77%	30	10,737,625.00	0.00	9,966,690.92	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	9,966,690.92	20,704,315.92
Cierre de Mes	oct-31-2016	28.51%	31	10,737,625.00	0.00	10,197,872.90	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	10,197,872.90	20,935,497.90
Cierre de Mes	nov-30-2016	28.51%	30	10,737,625.00	0.00	10,421,520.27	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	10,421,520.27	21,159,145.27
Cierre de Mes	dic-31-2016	28.51%	31	10,737,625.00	0.00	10,652,702.24	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	10,652,702.24	21,390,327.24
Cierre de Mes	ene-31-2017	28.90%	31	10,737,625.00	0.00	10,886,711.98	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	10,886,711.98	21,624,336.98
Cierre de Mes	feb-28-2017	28.90%	28	10,737,625.00	0.00	11,097,854.49	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	11,097,854.49	21,835,479.49
Cierre de Mes	mar-31-2017	28.90%	31	10,737,625.00	0.00	11,331,864.22	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	11,331,864.22	22,069,489.22
Cierre de Mes	abr-30-2017	28.89%	30	10,737,625.00	0.00	11,558,193.83	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	11,558,193.83	22,295,818.83
Cierre de Mes	may-31-2017	28.89%	31	10,737,625.00	0.00	11,792,149.37	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	11,792,149.37	22,529,774.37
Cierre de Mes	jun-30-2017	28.89%	30	10,737,625.00	0.00	12,018,478.98	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	12,018,478.98	22,756,103.98



MARTA LIBIA RAMIREZ NIETO

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	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
Cierre de Mes	jul-31-2017	28.49%	31	10,737,625.00	0.00	12,249,551.81	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	12,249,551.81	22,987,176.81
Cierre de Mes	ago-31-2017	28.49%	31	10,737,625.00	0.00	12,480,624.65	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	12,480,624.65	23,218,249.65
Cierre de Mes	sep-30-2017	28.49%	30	10,737,625.00	0.00	12,704,166.48	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	12,704,166.48	23,441,791.48
Cierre de Mes	oct-31-2017	27.55%	31	10,737,625.00	0.00	12,928,417.43	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	12,928,417.43	23,666,042.43
Cierre de Mes	nov-30-2017	27.33%	30	10,737,625.00	0.00	13,143,803.57	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	13,143,803.57	23,881,428.57
Cierre de Mes	dic-31-2017	27.12%	31	10,737,625.00	0.00	13,364,881.59	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	13,364,881.59	24,102,506.59
Cierre de Mes	ene-31-2018	27.03%	31	10,737,625.00	0.00	13,585,288.61	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	13,585,288.61	24,322,913.61
Cierre de Mes	feb-28-2018	27.39%	28	10,737,625.00	0.00	13,786,583.45	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	13,786,583.45	24,524,208.45
Cierre de Mes	mar-31-2018	27.01%	31	10,737,625.00	0.00	14,006,878.54	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	14,006,878.54	24,744,503.54
Cierre de Mes	abr-30-2018	26.78%	30	10,737,625.00	0.00	14,218,370.03	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	14,218,370.03	24,955,995.03
Cierre de Mes	may-31-2018	26.74%	31	10,737,625.00	0.00	14,436,645.21	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	14,436,645.21	25,174,270.21
Cierre de Mes	jun-30-2018	26.55%	30	10,737,625.00	0.00	14,646,503.02	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	14,646,503.02	25,384,128.02
Cierre de Mes	jul-31-2018	26.27%	31	10,737,625.00	0.00	14,861,333.65	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	14,861,333.65	25,598,958.65
Cierre de Mes	ago-31-2018	26.16%	31	10,737,625.00	0.00	15,075,369.80	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	15,075,369.80	25,812,994.80
Cierre de Mes	sep-30-2018	26.01%	30	10,737,625.00	0.00	15,281,390.35	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	15,281,390.35	26,019,015.35
Cierre de Mes	oct-31-2018	25.81%	31	10,737,625.00	0.00	15,492,805.64	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	15,492,805.64	26,230,430.64
Cierre de Mes	nov-30-2018	25.64%	30	10,737,625.00	0.00	15,696,174.21	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	15,696,174.21	26,433,799.21
Cierre de Mes	dic-31-2018	25.54%	31	10,737,625.00	0.00	15,905,584.58	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	15,905,584.58	26,643,209.58
Cierre de Mes	ene-31-2019	25.26%	31	10,737,625.00	0.00	16,112,922.92	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	16,112,922.92	26,850,547.92
Cierre de Mes	feb-28-2019	25.88%	28	10,737,625.00	0.00	16,304,212.91	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	16,304,212.91	27,041,837.91
Cierre de Mes	mar-31-2019	25.50%	31	10,737,625.00	0.00	16,513,393.55	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	16,513,393.55	27,251,018.55
Cierre de Mes	abr-30-2019	25.44%	30	10,737,625.00	0.00	16,715,318.51	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	16,715,318.51	27,452,943.51
Cierre de Mes	may-31-2019	25.47%	31	10,737,625.00	0.00	16,924,211.81	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	16,924,211.81	27,661,836.81
Cierre de Mes	jun-30-2019	25.42%	30	10,737,625.00	0.00	17,125,969.88	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	17,125,969.88	27,863,594.88
Cierre de Mes	jul-31-2019	25.40%	31	10,737,625.00	0.00	17,334,345.48	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	17,334,345.48	28,071,970.48
Cierre de Mes	ago-31-2019	25.44%	31	10,737,625.00	0.00	17,543,066.28	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	17,543,066.28	28,280,691.28
Cierre de Mes	sep-30-2019	25.44%	30	10,737,625.00	0.00	17,744,991.24	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	17,744,991.24	28,482,616.24
Cierre de Mes	oct-31-2019	25.19%	31	10,737,625.00	0.00	17,951,810.02	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	17,951,810.02	28,689,435.02
Cierre de Mes	nov-30-2019	25.11%	30	10,737,625.00	0.00	18,151,336.39	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	18,151,336.39	28,888,961.39
Cierre de Mes	dic-31-2019	24.97%	31	10,737,625.00	0.00	18,356,534.69	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	18,356,534.69	29,094,159.69
Cierre de Mes	ene-31-2020	24.80%	31	10,737,625.00	0.00	18,560,513.62	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	18,560,513.62	29,298,138.62
Cierre de Mes	feb-29-2020	25.14%	29	10,737,625.00	0.00	18,753,545.88	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	18,753,545.88	29,491,170.88
Cierre de Mes	mar-31-2020	25.01%	31	10,737,625.00	0.00	18,959,091.94	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	18,959,091.94	29,696,716.94
Cierre de Mes	abr-30-2020	24.71%	30	10,737,625.00	0.00	19,155,755.41	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	19,155,755.41	29,893,380.41
Cierre de Mes	may-31-2020	23.96%	31	10,737,625.00	0.00	19,353,467.18	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	19,353,467.18	30,091,092.18
Cierre de Mes	jun-30-2020	24.04%	30	10,737,625.00	0.00	19,545,257.93	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	19,545,257.93	30,282,882.93
Saldos para Demanda	jul-28-2020	24.04%	28	10,737,625.00	0.00	19,724,156.72	0.00	0.00	0.00	0.00	0.00	10,737,625.00	0.00	19,724,156.72	30,461,781.72