

**Memorial radicado 2018 - 092 // bbva// EUFEMIA MARGARITA
PACHECO MAYA**

Aleyda Valencia <avalencia@gic.com.co>

Lun 25/04/2022 10:18

Para:

- Juzgado 02 Civil Circuito - La Guajira - Riohacha <j02cctorioha@cendoj.ramajudicial.gov.co>

BUENOS DIAS DRES,

Cordialmente,



ALEYDA VALENCIA ORTIZ

Abogada
Coordinador Jurídico G.I.C.

Teléfono: 3604648 | 3013424098

Dirección: Carrera 53 | 68 B - 125 PRADO

CC Gran Centro Oficina 232 | Barranquilla | Atlántico

Señor,
JUZGADO SEGUNDO CIVIL DEL CIRCUITO DE RIOHACHA.
E. S. D.

Referencia: ACTUALIZACION DE LIQUIDACION DEL CREDITO
Demandante: BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)
Demandado: EUFEMIA MARGARITA PACHECO MAYA
Radicado: 2018 - 00092

ALEYDA VALENCIA ORTIZ, identificada civil y profesionalmente como aparece al pie de mi firma, actuando en mi condición de apoderada judicial de la entidad bancaria **BBVA COLOMBIA**, dentro del proceso adelantado contra **EUFEMIA MARGARITA PACHECO MAYA**, por medio del presente escrito me dirijo a usted, con el acostumbrado respeto para aportar **Actualización de Liquidación Del Crédito**.

LIQUIDACION APROBADA HASTA EL 18 DE MAYO DE 2019

ACTUALIZACION DE LIQUIDACION DE INTERESES MORATORIOS DESDE EL 19 DE MAYO DE 2019

Pagaré No. 00130158649606911721:

Intereses moratorios del 19-05-2019 HASTA EL 22-04-2022: \$ **40.223.979**

TOTAL, LIQUIDACION INTERESES MORATORIOS DEL 19-05-2019 HASTA EL 22-04-2022 + LIQUIDACION APROBADA EL 23 DE ABRIL DE 2019= \$**110.906.036**

Pagaré No. M026300105187604775000190136:

Intereses moratorios del 19-05-2019 HASTA EL 22-04-2022: \$ **2.822.532**

TOTAL, LIQUIDACION INTERESES MORATORIOS DEL 19-05-2019 HASTA EL 22-04-2022 + LIQUIDACION APROBADA EL 23 DE ABRIL DE 2019= \$**7.703.126**

Pagaré No. 01585002387066:

Intereses moratorios del 19-05-2019 HASTA EL 22-04-2022: \$ **7.222.279**

TOTAL, LIQUIDACION INTERESES MORATORIOS DEL 19-05-2019 HASTA EL 22-04-2022 + LIQUIDACION APROBADA EL 23 DE ABRIL DE 2019= \$**19.710.714**

Pagaré No. 4779602198129:

Intereses moratorios del 19-05-2019 HASTA EL 22-04-2022: \$ **34.420.178**

TOTAL, LIQUIDACION INTERESES MORATORIOS DEL 19-05-2019 HASTA EL 22-04-2022 + LIQUIDACION APROBADA EL 23 DE ABRIL DE 2019= \$**94.937.777**

Dra. Aleyda Valencia Ortiz

Abogada

Carrera 53 No. 68B - 125 Oficina 205 - Barranquilla - Colombia

Cel.3013424098- e-mail: Avalencia@gic.com.co

Pagaré No. 4779602200602

Intereses moratorios del 19-05-2019 HASTA EL 22-04-2022: \$ 32.189.394

TOTAL, LIQUIDACION INTERESES MORATORIOS DEL 19-05-2019 HASTA EL 22-04-2022 + LIQUIDACION APROBADA EL 23 DE ABRIL DE 2019=\$88.751.374

Del señor juez,



ALEYDA VALENCIA ORTIZ

C.C. No. 1.143.127.570 de Barranquilla

T.P. No. 281.062 del C.S. de la J

Deudor:		EUFEMIA MARGARITA PACHECO MAYA			Deudor:		40.923.666	
Obligacion:		00130158849606911721					INSTRUCCIÓN	
Tasa efectiva anual pactada, a nominal >>>								
Tasa nominal mensual pactada >>>								
Resultado tasa pactada o pedida >>>		Máxima						
CAPITAL:		55,645,464.00						
VIGENCIA		Brio. Cfe.	Máxima Autorizada		TASA	LIQUIDACION		
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	Nominal Mensual	FINAL	DÍAS	INTERESES	
01-may-19	31-may-19	19.34%	29.01%	2.15%	2.15%	13	\$ 517,310	
01-jun-19	30-jun-19	19.30%	28.95%	2.14%	2.14%	30	\$ 1,191,588	
01-jul-19	31-jul-19	19.28%	28.92%	2.14%	2.14%	31	\$ 1,230,169	
01-ago-19	31-ago-19	19.32%	28.98%	2.14%	2.14%	31	\$ 1,232,447	
01-sep-19	30-sep-19	19.32%	28.98%	2.14%	2.14%	30	\$ 1,192,690	
01-oct-19	31-oct-19	19.10%	28.65%	2.12%	2.12%	31	\$ 1,219,909	
01-nov-19	30-nov-19	19.03%	28.55%	2.11%	2.11%	30	\$ 1,176,691	
01-dic-19	31-dic-19	18.91%	28.37%	2.10%	2.10%	31	\$ 1,209,058	
01-ene-20	31-ene-20	18.77%	28.16%	2.09%	2.09%	31	\$ 1,201,048	
01-feb-20	29-feb-20	19.06%	28.59%	2.12%	2.12%	29	\$ 1,139,070	
01-mar-20	31-mar-20	18.95%	28.43%	2.11%	2.11%	31	\$ 1,211,344	
01-abr-20	30-abr-20	18.69%	28.04%	2.08%	2.08%	30	\$ 1,157,870	
01-may-20	31-may-20	18.19%	27.29%	2.03%	2.03%	31	\$ 1,167,736	
01-jun-20	30-jun-20	18.12%	27.18%	2.02%	2.02%	30	\$ 1,126,162	
01-jul-20	31-jul-20	18.12%	27.18%	2.02%	2.02%	31	\$ 1,163,701	
01-ago-20	31-ago-20	18.29%	27.44%	2.04%	2.04%	31	\$ 1,173,494	
01-sep-20	30-sep-20	18.35%	27.53%	2.05%	2.05%	30	\$ 1,138,980	
01-oct-20	31-oct-20	18.09%	27.14%	2.02%	2.02%	31	\$ 1,161,971	
01-nov-20	30-nov-20	17.84%	26.76%	2.00%	2.00%	30	\$ 1,110,515	
01-dic-20	31-dic-20	17.46%	26.19%	1.96%	1.96%	31	\$ 1,125,510	
01-ene-21	31-ene-21	17.32%	25.98%	1.94%	1.94%	31	\$ 1,117,374	
01-feb-21	28-feb-21	17.54%	26.31%	1.97%	1.97%	28	\$ 1,020,784	
01-mar-21	31-mar-21	17.41%	26.12%	1.95%	1.95%	31	\$ 1,122,606	
01-abr-21	30-abr-21	17.31%	25.97%	1.94%	1.94%	30	\$ 1,080,767	
01-may-21	31-may-21	17.22%	25.83%	1.93%	1.93%	31	\$ 1,111,554	
01-jun-21	30-jun-21	17.21%	25.82%	1.93%	1.93%	30	\$ 1,075,134	
01-jul-21	31-jul-21	17.18%	25.77%	1.93%	1.93%	31	\$ 1,109,225	
01-ago-21	31-ago-21	17.24%	25.86%	1.94%	1.94%	31	\$ 1,112,719	
01-sep-21	30-sep-21	17.19%	25.79%	1.93%	1.93%	30	\$ 1,074,007	
01-oct-21	31-oct-21	17.08%	25.62%	1.92%	1.92%	31	\$ 1,103,397	
01-nov-21	30-nov-21	17.27%	25.91%	1.94%	1.94%	30	\$ 1,078,514	
01-dic-21	31-dic-21	17.46%	26.19%	1.96%	1.96%	31	\$ 1,125,510	
01-ene-22	31-ene-22	17.66%	26.49%	1.98%	1.98%	31	\$ 1,137,112	
01-feb-22	28-feb-22	18.30%	27.45%	2.04%	2.04%	28	\$ 1,060,450	
01-mar-22	31-mar-22	18.47%	27.71%	2.06%	2.06%	31	\$ 1,183,844	
01-abr-22	30-abr-22	19.05%	28.58%	2.12%	2.12%	22	\$ 863,717	
					Total Intereses	1070	\$ 40,223,979	
					Capital		55,645,464.00	
					Intereses Moratorios Aprobados		-	
					Intereses Moratorios de 19-05-20			

Dra. Aleyda Valencia Ortiz
Abogada
Carrera 53 No. 68B - 125 Oficina 205 - Barranquilla - Colombia
Cel.3013424098- e-mail: Avalencia@gic.com.co

Abogada

Carrera 53 No. 68B - 125 Oficina 205 - Barranquilla - Colombia

Cel.3013424098- e-mail: Avalencia@gic.com.co

LIQUIDACION DE CREDITO							
Barranquilla,							
Deudor: EUFEMIA MARGARITA PACHECO MAYA				Deudor: 40.923.666			
Obligacion: 01585002387066				INSTRUCCION			
Tasa efectiva anual pactada, a nominal >>>							
Tasa nominal mensual pactada >>>							
Resultado tasa pactada o pedida >>> Máxima							
CAPITAL: 9,991,231.00							
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	Nominal Mensual	FINAL	DÍAS	INTERESES
01-may-19	31-may-19	19.34%	29.01%	2.15%	2.15%	13	\$ 92,884
01-jun-19	30-jun-19	19.30%	28.95%	2.14%	2.14%	30	\$ 213,952
01-jul-19	31-jul-19	19.28%	28.92%	2.14%	2.14%	31	\$ 220,879
01-ago-19	31-ago-19	19.32%	28.98%	2.14%	2.14%	31	\$ 221,288
01-sep-19	30-sep-19	19.32%	28.98%	2.14%	2.14%	30	\$ 214,149
01-oct-19	31-oct-19	19.10%	28.65%	2.12%	2.12%	31	\$ 219,037
01-nov-19	30-nov-19	19.03%	28.55%	2.11%	2.11%	30	\$ 211,277
01-dic-19	31-dic-19	18.91%	28.37%	2.10%	2.10%	31	\$ 217,088
01-ene-20	31-ene-20	18.77%	28.16%	2.09%	2.09%	31	\$ 215,650
01-feb-20	29-feb-20	19.06%	28.59%	2.12%	2.12%	29	\$ 204,522
01-mar-20	31-mar-20	18.95%	28.43%	2.11%	2.11%	31	\$ 217,499
01-abr-20	30-abr-20	18.69%	28.04%	2.08%	2.08%	30	\$ 207,897
01-may-20	31-may-20	18.19%	27.29%	2.03%	2.03%	31	\$ 209,669
01-jun-20	30-jun-20	18.12%	27.18%	2.02%	2.02%	30	\$ 202,204
01-jul-20	31-jul-20	18.12%	27.18%	2.02%	2.02%	31	\$ 208,944
01-ago-20	31-ago-20	18.29%	27.44%	2.04%	2.04%	31	\$ 210,703
01-sep-20	30-sep-20	18.35%	27.53%	2.05%	2.05%	30	\$ 204,506
01-oct-20	31-oct-20	18.09%	27.14%	2.02%	2.02%	31	\$ 208,634
01-nov-20	30-nov-20	17.84%	26.76%	2.00%	2.00%	30	\$ 199,395
01-dic-20	31-dic-20	17.46%	26.19%	1.96%	1.96%	31	\$ 202,087
01-ene-21	31-ene-21	17.32%	25.98%	1.94%	1.94%	31	\$ 200,626
01-feb-21	28-feb-21	17.54%	26.31%	1.97%	1.97%	28	\$ 183,283
01-mar-21	31-mar-21	17.41%	26.12%	1.95%	1.95%	31	\$ 201,566
01-abr-21	30-abr-21	17.31%	25.97%	1.94%	1.94%	30	\$ 194,053
01-may-21	31-may-21	17.22%	25.83%	1.93%	1.93%	31	\$ 199,581
01-jun-21	30-jun-21	17.21%	25.82%	1.93%	1.93%	30	\$ 193,042
01-jul-21	31-jul-21	17.18%	25.77%	1.93%	1.93%	31	\$ 199,163
01-ago-21	31-ago-21	17.24%	25.86%	1.94%	1.94%	31	\$ 199,790
01-sep-21	30-sep-21	17.19%	25.79%	1.93%	1.93%	30	\$ 192,840
01-oct-21	31-oct-21	17.08%	25.62%	1.92%	1.92%	31	\$ 198,117
01-nov-21	30-nov-21	17.27%	25.91%	1.94%	1.94%	30	\$ 193,649
01-dic-21	31-dic-21	17.46%	26.19%	1.96%	1.96%	31	\$ 202,087
01-ene-22	31-ene-22	17.66%	26.49%	1.98%	1.98%	31	\$ 204,170
01-feb-22	28-feb-22	18.30%	27.45%	2.04%	2.04%	28	\$ 190,405
01-mar-22	31-mar-22	18.47%	27.71%	2.06%	2.06%	31	\$ 212,561
01-abr-22	30-abr-22	19.05%	28.58%	2.12%	2.12%	22	\$ 155,082
Total Intereses						1070	\$ 7,222,279
Capital							9,991,231.00
Intereses Moratorios Aprobados							-
Intereses Moratorios de 19-05-2019 a 22-04-2022							7,222,279.00
TOTAL: CAPITAL+INTERESES:							\$17,213,510.00

LIQUIDACION DE CREDITO							
Barranquilla,							
Deudor:		EUFEMIA MARGARITA PACHECO MAYA			Deudor:		40.923.666
Obligacion:		4779602198129					INSTRUCCIÓN
Tasa efectiva anual pactada, a nominal >>>							
Tasa nominal mensual pactada >>>							
Resultado tasa pactada o pedida >>>		Máxima					
CAPITAL:		47,616,542.00					
VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACION	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	Nominal Mensual	FINAL	DÍAS	INTERESES
01-may-19	31-may-19	19.34%	29.01%	2.15%	2.15%	13	\$ 442,669
01-jun-19	30-jun-19	19.30%	28.95%	2.14%	2.14%	30	\$ 1,019,658
01-jul-19	31-jul-19	19.28%	28.92%	2.14%	2.14%	31	\$ 1,052,672
01-ago-19	31-ago-19	19.32%	28.98%	2.14%	2.14%	31	\$ 1,054,620
01-sep-19	30-sep-19	19.32%	28.98%	2.14%	2.14%	30	\$ 1,020,600
01-oct-19	31-oct-19	19.10%	28.65%	2.12%	2.12%	31	\$ 1,043,892
01-nov-19	30-nov-19	19.03%	28.55%	2.11%	2.11%	30	\$ 1,006,910
01-dic-19	31-dic-19	18.91%	28.37%	2.10%	2.10%	31	\$ 1,034,607
01-ene-20	31-ene-20	18.77%	28.16%	2.09%	2.09%	31	\$ 1,027,752
01-feb-20	29-feb-20	19.06%	28.59%	2.12%	2.12%	29	\$ 974,717
01-mar-20	31-mar-20	18.95%	28.43%	2.11%	2.11%	31	\$ 1,036,563
01-abr-20	30-abr-20	18.69%	28.04%	2.08%	2.08%	30	\$ 990,804
01-may-20	31-may-20	18.19%	27.29%	2.03%	2.03%	31	\$ 999,247
01-jun-20	30-jun-20	18.12%	27.18%	2.02%	2.02%	30	\$ 963,672
01-jul-20	31-jul-20	18.12%	27.18%	2.02%	2.02%	31	\$ 995,794
01-ago-20	31-ago-20	18.29%	27.44%	2.04%	2.04%	31	\$ 1,004,174
01-sep-20	30-sep-20	18.35%	27.53%	2.05%	2.05%	30	\$ 974,640
01-oct-20	31-oct-20	18.09%	27.14%	2.02%	2.02%	31	\$ 994,314
01-nov-20	30-nov-20	17.84%	26.76%	2.00%	2.00%	30	\$ 950,282
01-dic-20	31-dic-20	17.46%	26.19%	1.96%	1.96%	31	\$ 963,114
01-ene-21	31-ene-21	17.32%	25.98%	1.94%	1.94%	31	\$ 956,151
01-feb-21	28-feb-21	17.54%	26.31%	1.97%	1.97%	28	\$ 873,498
01-mar-21	31-mar-21	17.41%	26.12%	1.95%	1.95%	31	\$ 960,628
01-abr-21	30-abr-21	17.31%	25.97%	1.94%	1.94%	30	\$ 924,826
01-may-21	31-may-21	17.22%	25.83%	1.93%	1.93%	31	\$ 951,171
01-jun-21	30-jun-21	17.21%	25.82%	1.93%	1.93%	30	\$ 920,006
01-jul-21	31-jul-21	17.18%	25.77%	1.93%	1.93%	31	\$ 949,178
01-ago-21	31-ago-21	17.24%	25.86%	1.94%	1.94%	31	\$ 952,168
01-sep-21	30-sep-21	17.19%	25.79%	1.93%	1.93%	30	\$ 919,042
01-oct-21	31-oct-21	17.08%	25.62%	1.92%	1.92%	31	\$ 944,191
01-nov-21	30-nov-21	17.27%	25.91%	1.94%	1.94%	30	\$ 922,899
01-dic-21	31-dic-21	17.46%	26.19%	1.96%	1.96%	31	\$ 963,114
01-ene-22	31-ene-22	17.66%	26.49%	1.98%	1.98%	31	\$ 973,042
01-feb-22	28-feb-22	18.30%	27.45%	2.04%	2.04%	28	\$ 907,441
01-mar-22	31-mar-22	18.47%	27.71%	2.06%	2.06%	31	\$ 1,013,030
01-abr-22	30-abr-22	19.05%	28.58%	2.12%	2.12%	22	\$ 739,094
					Total Intereses	1070	\$ 34,420,178
					Capital		47,616,542.00
					Intereses Moratorios Aprobados		-
					Intereses Moratorios de 19-05-2019 a 22-04-2022		34,420,178.20
					TOTAL: CAPITAL+INTERESES:		\$82,036,720.20

Abogada

Carrera 53 No. 68B - 125 Oficina 205 - Barranquilla - Colombia

Cel.3013424098- e-mail: Avalencia@gic.com.co

LIQUIDACION DE CREDITO							
Barranquilla,							
Deudor:		EUFEMIA MARGARITA PACHECO MAYA			Deudor:		40.923.666
Obligacion:		4779602200602					INSTRUCCION
Tasa efectiva anual pactada, a nominal >>>							
Tasa nominal mensual pactada >>>							
Resultado tasa pactada o pedida >>>		Máxima					
CAPITAL:		44,530,496.00					
VIGENCIA		Brio. Cte.		Máxima Autorizada		TASA	
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	Nominal Mensual	FINAL	DÍAS	INTERESES
01-may-19	31-may-19	19.34%	29.01%	2.15%	2.15%	13	\$ 413,979
01-jun-19	30-jun-19	19.30%	28.95%	2.14%	2.14%	30	\$ 953,573
01-jul-19	31-jul-19	19.28%	28.92%	2.14%	2.14%	31	\$ 984,448
01-ago-19	31-ago-19	19.32%	28.98%	2.14%	2.14%	31	\$ 986,270
01-sep-19	30-sep-19	19.32%	28.98%	2.14%	2.14%	30	\$ 954,455
01-oct-19	31-oct-19	19.10%	28.65%	2.12%	2.12%	31	\$ 976,237
01-nov-19	30-nov-19	19.03%	28.55%	2.11%	2.11%	30	\$ 941,651
01-dic-19	31-dic-19	18.91%	28.37%	2.10%	2.10%	31	\$ 967,553
01-ene-20	31-ene-20	18.77%	28.16%	2.09%	2.09%	31	\$ 961,143
01-feb-20	29-feb-20	19.06%	28.59%	2.12%	2.12%	29	\$ 911,545
01-mar-20	31-mar-20	18.95%	28.43%	2.11%	2.11%	31	\$ 969,383
01-abr-20	30-abr-20	18.69%	28.04%	2.08%	2.08%	30	\$ 926,590
01-may-20	31-may-20	18.19%	27.29%	2.03%	2.03%	31	\$ 934,485
01-jun-20	30-jun-20	18.12%	27.18%	2.02%	2.02%	30	\$ 901,216
01-jul-20	31-jul-20	18.12%	27.18%	2.02%	2.02%	31	\$ 931,256
01-ago-20	31-ago-20	18.29%	27.44%	2.04%	2.04%	31	\$ 939,093
01-sep-20	30-sep-20	18.35%	27.53%	2.05%	2.05%	30	\$ 911,473
01-oct-20	31-oct-20	18.09%	27.14%	2.02%	2.02%	31	\$ 929,872
01-nov-20	30-nov-20	17.84%	26.76%	2.00%	2.00%	30	\$ 888,694
01-dic-20	31-dic-20	17.46%	26.19%	1.96%	1.96%	31	\$ 900,694
01-ene-21	31-ene-21	17.32%	25.98%	1.94%	1.94%	31	\$ 894,183
01-feb-21	28-feb-21	17.54%	26.31%	1.97%	1.97%	28	\$ 816,887
01-mar-21	31-mar-21	17.41%	26.12%	1.95%	1.95%	31	\$ 898,370
01-abr-21	30-abr-21	17.31%	25.97%	1.94%	1.94%	30	\$ 864,888
01-may-21	31-may-21	17.22%	25.83%	1.93%	1.93%	31	\$ 889,526
01-jun-21	30-jun-21	17.21%	25.82%	1.93%	1.93%	30	\$ 860,380
01-jul-21	31-jul-21	17.18%	25.77%	1.93%	1.93%	31	\$ 887,661
01-ago-21	31-ago-21	17.24%	25.86%	1.94%	1.94%	31	\$ 890,457
01-sep-21	30-sep-21	17.19%	25.79%	1.93%	1.93%	30	\$ 859,478
01-oct-21	31-oct-21	17.08%	25.62%	1.92%	1.92%	31	\$ 882,997
01-nov-21	30-nov-21	17.27%	25.91%	1.94%	1.94%	30	\$ 863,085
01-dic-21	31-dic-21	17.46%	26.19%	1.96%	1.96%	31	\$ 900,694
01-ene-22	31-ene-22	17.66%	26.49%	1.98%	1.98%	31	\$ 909,978
01-feb-22	28-feb-22	18.30%	27.45%	2.04%	2.04%	28	\$ 848,629
01-mar-22	31-mar-22	18.47%	27.71%	2.06%	2.06%	31	\$ 947,375
01-abr-22	30-abr-22	19.05%	28.58%	2.12%	2.12%	22	\$ 691,193
Total Intereses						1070	\$ 32,189,394
Capital							44,530,496.00
Intereses Moratorios Aprobados							-
Intereses Moratorios de 19-05-2019 a 22-04-2022							32,189,393.50
TOTAL: CAPITAL+INTERESES:							\$76,719,889.50