

**LIQUIDACIÓN DE CRÉDITO - RADICADO: 2015-00947 - DEMANDANTE: BANCO DE BOGOTÁ - DEMANDADO: EDGAR MAURICIO QUERUBIN**

CLAUDIA ELENA SALDARRIAGA HENAO <csaldarriaga.abogada@gmail.com>

Mar 6/04/2021 14:17

Para: Juzgado 02 Civil Municipal - Antioquia - Bello <j02cmpalbelo@cendoj.ramajudicial.gov.co>

 1 archivos adjuntos (243 KB)

LIQUIDACIÓN DE CRÉDITO EDGAR MAURICIO QUERUBIN .pdf;

Buenas tardes, por medio de la presente del día de hoy adjunto memorial correspondiente al asunto de referencia,

Muchas gracias,  
Atentamente,

Claudia Elena Saldarriaga Henao.  
T.P N° 29.584 expedida por el C.S.J.  
[csaldarriaga.abogada@gmail.com](mailto:csaldarriaga.abogada@gmail.com)  
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*"El que quiere hacer algo conseguirá un medio, el que no, una excusa " (Stephen Dolly).*

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**SEÑORES:**

JUZGADO 02 CIVIL MUNICIPAL DE ORALIDAD DE BELLO – ANT  
E. S. D.

**REFERENCIA:** EJECUTIVO

**DEMANDANTE:** BANCO DE BOGOTÁ, NIT 860002964-4

**DEMANDADO:** EDGAR MAURICIO QUERUBIN RAMIREZ

**RADICADO:** 2015 – 00947

**ASUNTO:** LIQUIDACIÓN DE CREDITO

CLAUDIA ELENA SALDARRIAGA HENAO, mayor de edad, identificada con la C. C. No. 21'395.846 de Medellín, Abogada en ejercicio con T. P. No. 29.584 del C. S. J., en calidad de apoderada de la parte demandante, adjunto liquidación de crédito.

**Cordialmente,**



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**CLAUDIA ELENA SALDARRIAGA HENAO.**

**C. C. No. 21'395.846**

**T. P. N° 29.584 del C. S. J.**

## LIQUIDACIÓN DE CRÉDITO

**Deudor:** EDGAR MAURICIO QUERUBIN RAMIREZ  
**pagare:** 159340316

**Deudor:** INSTRUCCIÓN

Tasa efectiva anual pactada, a nominal >>>   
 Tasa nominal mensual pactada >>>  Para dar aplicación a los Arts. 111 L. 510 y 305 C. P., si no se pactó tasa de mora, o se pactó la máxima autorizada, estas celdas aparecerán vacías.

**CAPITAL:** 23.251.601,00

| VIGENCIA |           | Brio. Cte.  | LÍMITE USURA   |         |         | TASA  | TASA               | LIQUIDACIÓN DE CRÉDITO |               |             |                 |                                |
|----------|-----------|-------------|----------------|---------|---------|-------|--------------------|------------------------|---------------|-------------|-----------------|--------------------------------|
| DESDE    | HASTA     | T. Efectiva | Efectiva Anual | Nominal | Pactada | FINAL | Capital Liquidable | días                   | Liq Intereses | A B O N O S | Saldo Intereses | Saldo de Capital más Intereses |
|          |           |             |                |         |         |       | 23.251.601,00      |                        |               |             | 0,00            | 23.251.601,00                  |
|          |           |             |                |         |         |       | 23.251.601,00      |                        |               |             | 0,00            | 23.251.601,00                  |
| 1-may-15 | 31-may-15 | 19,37%      | 29,06%         | 2,15%   | 0,00%   | 2,15% | 23.251.601,00      | 30                     | 499.519,23    |             | 499.519,23      | 23.751.120,23                  |
| 1-jun-15 | 30-jun-15 | 19,37%      | 29,06%         | 2,15%   | 0,00%   | 2,15% | 23.251.601,00      | 30                     | 499.519,23    |             | 999.038,46      | 24.250.639,46                  |
| 1-jul-15 | 31-jul-15 | 19,26%      | 28,89%         | 2,14%   | 0,00%   | 2,14% | 23.251.601,00      | 30                     | 496.987,21    |             | 1.496.025,67    | 24.747.626,67                  |
| 1-ago-15 | 31-ago-15 | 19,26%      | 28,89%         | 2,14%   | 0,00%   | 2,14% | 23.251.601,00      | 30                     | 496.987,21    |             | 1.993.012,88    | 25.244.613,88                  |
| 1-sep-15 | 30-sep-15 | 19,26%      | 28,89%         | 2,14%   | 0,00%   | 2,14% | 23.251.601,00      | 30                     | 496.987,21    |             | 2.490.000,09    | 25.741.601,09                  |
| 1-oct-15 | 31-oct-15 | 19,33%      | 29,00%         | 2,14%   | 0,00%   | 2,14% | 23.251.601,00      | 30                     | 498.598,84    |             | 2.988.598,93    | 26.240.199,93                  |
| 1-nov-15 | 30-nov-15 | 19,33%      | 29,00%         | 2,14%   | 0,00%   | 2,14% | 23.251.601,00      | 30                     | 498.598,84    |             | 3.487.197,77    | 26.738.798,77                  |
| 1-dic-15 | 31-dic-15 | 19,33%      | 29,00%         | 2,14%   | 0,00%   | 2,14% | 23.251.601,00      | 30                     | 498.598,84    |             | 3.985.796,61    | 27.237.397,61                  |
| 1-ene-16 | 31-ene-16 | 19,68%      | 29,52%         | 2,18%   | 0,00%   | 2,18% | 23.251.601,00      | 30                     | 506.638,98    |             | 4.492.435,59    | 27.744.036,59                  |
| 1-feb-16 | 29-feb-16 | 19,68%      | 29,52%         | 2,18%   | 0,00%   | 2,18% | 23.251.601,00      | 30                     | 506.638,98    |             | 4.999.074,57    | 28.250.675,57                  |
| 1-mar-16 | 31-mar-16 | 19,68%      | 29,52%         | 2,18%   | 0,00%   | 2,18% | 23.251.601,00      | 30                     | 506.638,98    |             | 5.505.713,55    | 28.757.314,55                  |
| 1-abr-16 | 30-abr-16 | 20,54%      | 30,81%         | 2,26%   | 0,00%   | 2,26% | 23.251.601,00      | 30                     | 526.268,58    |             | 6.031.982,13    | 29.283.583,13                  |
| 1-may-16 | 31-may-16 | 20,54%      | 30,81%         | 2,26%   | 0,00%   | 2,26% | 23.251.601,00      | 30                     | 526.268,58    |             | 6.558.250,70    | 29.809.851,70                  |
| 1-jun-16 | 30-jun-16 | 20,54%      | 30,81%         | 2,26%   | 0,00%   | 2,26% | 23.251.601,00      | 30                     | 526.268,58    |             | 7.084.519,28    | 30.336.120,28                  |
| 1-jul-16 | 31-jul-16 | 21,34%      | 32,01%         | 2,34%   | 0,00%   | 2,34% | 23.251.601,00      | 30                     | 544.370,00    |             | 7.628.889,29    | 30.880.490,29                  |
| 1-ago-16 | 31-ago-16 | 21,34%      | 32,01%         | 2,34%   | 0,00%   | 2,34% | 23.251.601,00      | 30                     | 544.370,00    |             | 8.173.259,29    | 31.424.860,29                  |
| 1-sep-16 | 30-sep-16 | 21,34%      | 32,01%         | 2,34%   | 0,00%   | 2,34% | 23.251.601,00      | 30                     | 544.370,00    |             | 8.717.629,30    | 31.969.230,30                  |
| 1-oct-16 | 31-oct-16 | 21,99%      | 32,99%         | 2,40%   | 0,00%   | 2,40% | 23.251.601,00      | 30                     | 558.966,69    |             | 9.276.595,98    | 32.528.196,98                  |
| 1-nov-16 | 30-nov-16 | 21,99%      | 32,99%         | 2,40%   | 0,00%   | 2,40% | 23.251.601,00      | 30                     | 558.966,69    |             | 9.835.562,67    | 33.087.163,67                  |
| 1-dic-16 | 31-dic-16 | 21,99%      | 32,99%         | 2,40%   | 0,00%   | 2,40% | 23.251.601,00      | 30                     | 558.966,69    |             | 10.394.529,36   | 33.646.130,36                  |
| 1-ene-17 | 31-ene-17 | 22,34%      | 33,51%         | 2,44%   | 0,00%   | 2,44% | 23.251.601,00      | 30                     | 566.785,86    |             | 10.961.315,22   | 34.212.916,22                  |
| 1-feb-17 | 28-feb-17 | 22,34%      | 33,51%         | 2,44%   | 0,00%   | 2,44% | 23.251.601,00      | 30                     | 566.785,86    |             | 11.528.101,08   | 34.779.702,08                  |
| 1-mar-17 | 31-mar-17 | 22,34%      | 33,51%         | 2,44%   | 0,00%   | 2,44% | 23.251.601,00      | 30                     | 566.785,86    |             | 12.094.886,94   | 35.346.487,94                  |
| 1-abr-17 | 30-abr-17 | 22,33%      | 33,50%         | 2,44%   | 0,00%   | 2,44% | 23.251.601,00      | 30                     | 566.562,85    |             | 12.661.449,79   | 35.913.050,79                  |
| 1-may-17 | 31-may-17 | 22,33%      | 33,50%         | 2,44%   | 0,00%   | 2,44% | 23.251.601,00      | 30                     | 566.562,85    |             | 13.228.012,63   | 36.479.613,63                  |
| 1-jun-17 | 30-jun-17 | 22,33%      | 33,50%         | 2,44%   | 0,00%   | 2,44% | 23.251.601,00      | 30                     | 566.562,85    |             | 13.794.575,48   | 37.046.176,48                  |
| 1-jul-17 | 31-jul-17 | 21,98%      | 32,97%         | 2,40%   | 0,00%   | 2,40% | 23.251.601,00      | 30                     | 558.742,87    |             | 14.353.318,35   | 37.604.919,35                  |
| 1-ago-17 | 31-ago-17 | 21,98%      | 32,97%         | 2,40%   | 0,00%   | 2,40% | 23.251.601,00      | 30                     | 558.742,87    |             | 14.912.061,21   | 38.163.662,21                  |
| 1-sep-17 | 30-sep-17 | 21,98%      | 32,97%         | 2,40%   | 0,00%   | 2,40% | 23.251.601,00      | 30                     | 558.742,87    |             | 15.470.804,08   | 38.722.405,08                  |
| 1-oct-17 | 31-oct-17 | 21,15%      | 31,73%         | 2,32%   | 0,00%   | 2,32% | 23.251.601,00      | 30                     | 540.159,87    |             | 16.010.963,95   | 39.262.564,95                  |
| 1-nov-17 | 30-nov-17 | 20,96%      | 31,44%         | 2,30%   | 0,00%   | 2,30% | 23.251.601,00      | 30                     | 535.790,72    |             | 16.546.754,67   | 39.798.355,67                  |
| 1-dic-17 | 31-dic-17 | 21,07%      | 31,60%         | 2,31%   | 0,00%   | 2,31% | 23.251.601,00      | 30                     | 538.202,38    |             | 17.084.957,05   | 40.336.558,05                  |
| 1-ene-18 | 31-ene-18 | 20,69%      | 31,04%         | 2,28%   | 0,00%   | 2,28% | 23.251.601,00      | 30                     | 529.749,78    |             | 17.614.706,82   | 40.866.307,82                  |
| 1-feb-18 | 28-feb-18 | 21,01%      | 31,52%         | 2,31%   | 0,00%   | 2,31% | 23.251.601,00      | 30                     | 536.921,52    |             | 18.151.628,34   | 41.403.229,34                  |

|                          |           |        |        |       |       |               |               |               |            |               |               |
|--------------------------|-----------|--------|--------|-------|-------|---------------|---------------|---------------|------------|---------------|---------------|
| 1-mar-18                 | 31-mar-18 | 20,68% | 31,02% | 2,28% | 0,00% | 2,28%         | 23.251.601,00 | 30            | 529.447,29 | 18.681.075,63 | 41.932.676,63 |
| 1-abr-18                 | 30-abr-18 | 20,48% | 30,72% | 2,26% | 0,00% | 2,26%         | 23.251.601,00 | 30            | 524.904,84 | 19.205.980,47 | 42.457.581,47 |
| 1-may-18                 | 31-may-18 | 20,44% | 30,66% | 2,25% | 0,00% | 2,25%         | 23.251.601,00 | 30            | 523.995,21 | 19.729.975,68 | 42.981.576,68 |
| 1-jun-18                 | 30-jun-18 | 20,28% | 30,42% | 2,24% | 0,00% | 2,24%         | 23.251.601,00 | 30            | 520.352,83 | 20.250.328,51 | 43.501.929,51 |
| 1-jul-18                 | 31-jul-18 | 20,03% | 30,05% | 2,21% | 0,00% | 2,21%         | 23.251.601,00 | 30            | 514.649,30 | 20.764.977,81 | 44.016.578,81 |
| 1-ago-18                 | 31-ago-18 | 19,94% | 29,91% | 2,20% | 0,00% | 2,20%         | 23.251.601,00 | 30            | 512.592,34 | 21.277.570,15 | 44.529.171,15 |
| 1-sep-18                 | 30-sep-18 | 19,81% | 29,72% | 2,19% | 0,00% | 2,19%         | 23.251.601,00 | 30            | 509.617,71 | 21.787.187,86 | 45.038.788,86 |
| 1-oct-18                 | 31-oct-18 | 19,63% | 29,45% | 2,17% | 0,00% | 2,17%         | 23.251.601,00 | 30            | 505.492,22 | 22.292.680,08 | 45.544.281,08 |
| 1-nov-18                 | 30-nov-18 | 19,49% | 29,24% | 2,16% | 0,00% | 2,16%         | 23.251.601,00 | 30            | 502.278,05 | 22.794.958,13 | 46.046.559,13 |
| 1-dic-18                 | 31-dic-18 | 19,40% | 29,10% | 2,15% | 0,00% | 2,15%         | 23.251.601,00 | 30            | 500.209,26 | 23.295.167,39 | 46.546.768,39 |
| 1-ene-19                 | 31-ene-19 | 19,16% | 28,74% | 2,13% | 0,00% | 2,13%         | 23.251.601,00 | 30            | 494.682,80 | 23.789.850,19 | 47.041.451,19 |
| 1-feb-19                 | 28-feb-19 | 19,70% | 29,55% | 2,18% | 0,00% | 2,18%         | 23.251.601,00 | 30            | 507.097,51 | 24.296.947,70 | 47.548.548,70 |
| 1-mar-19                 | 31-mar-19 | 19,37% | 29,06% | 2,15% | 0,00% | 2,15%         | 23.251.601,00 | 30            | 499.519,23 | 24.796.466,93 | 48.048.067,93 |
| 1-abr-19                 | 30-abr-19 | 19,32% | 28,98% | 2,14% | 0,00% | 2,14%         | 23.251.601,00 | 30            | 498.368,68 | 25.294.835,61 | 48.546.436,61 |
| 1-may-19                 | 31-may-19 | 19,34% | 29,01% | 2,15% | 0,00% | 2,15%         | 23.251.601,00 | 30            | 498.828,97 | 25.793.664,58 | 49.045.265,58 |
| 1-jun-19                 | 30-jun-19 | 19,30% | 28,95% | 2,14% | 0,00% | 2,14%         | 23.251.601,00 | 30            | 497.908,29 | 26.291.572,87 | 49.543.173,87 |
| 1-jul-19                 | 31-jul-19 | 19,28% | 28,92% | 2,14% | 0,00% | 2,14%         | 23.251.601,00 | 30            | 497.447,80 | 26.789.020,67 | 50.040.621,67 |
| 1-ago-19                 | 31-ago-19 | 19,32% | 28,98% | 2,14% | 0,00% | 2,14%         | 23.251.601,00 | 30            | 498.368,68 | 27.287.389,35 | 50.538.990,35 |
| 1-sep-19                 | 30-sep-19 | 19,32% | 28,98% | 2,14% | 0,00% | 2,14%         | 23.251.601,00 | 30            | 498.368,68 | 27.785.758,03 | 51.037.359,03 |
| 1-oct-19                 | 31-oct-19 | 19,10% | 28,65% | 2,12% | 0,00% | 2,12%         | 23.251.601,00 | 30            | 493.298,97 | 28.279.057,00 | 51.530.658,00 |
| 1-nov-19                 | 30-nov-19 | 19,03% | 28,55% | 2,11% | 0,00% | 2,11%         | 23.251.601,00 | 30            | 491.683,38 | 28.770.740,38 | 52.022.341,38 |
| 1-dic-19                 | 31-dic-19 | 18,91% | 28,37% | 2,10% | 0,00% | 2,10%         | 23.251.601,00 | 30            | 488.910,98 | 29.259.651,36 | 52.511.252,36 |
| 1-ene-20                 | 31-ene-20 | 18,77% | 28,16% | 2,09% | 0,00% | 2,09%         | 23.251.601,00 | 30            | 485.672,01 | 29.745.323,37 | 52.996.924,37 |
| 1-feb-20                 | 29-feb-20 | 19,06% | 28,59% | 2,12% | 0,00% | 2,12%         | 23.251.601,00 | 30            | 492.375,92 | 30.237.699,29 | 53.489.300,29 |
| 1-mar-20                 | 31-mar-20 | 18,95% | 28,43% | 2,11% | 0,00% | 2,11%         | 23.251.601,00 | 30            | 489.835,51 | 30.727.534,80 | 53.979.135,80 |
| 1-abr-20                 | 30-abr-20 | 18,69% | 28,04% | 2,08% | 0,00% | 2,08%         | 23.251.601,00 | 30            | 483.818,98 | 31.211.353,78 | 54.462.954,78 |
| 1-may-20                 | 31-may-20 | 18,19% | 27,29% | 2,03% | 0,00% | 2,03%         | 23.251.601,00 | 30            | 472.201,36 | 31.683.555,14 | 54.935.156,14 |
| 1-jun-20                 | 30-jun-20 | 18,12% | 27,18% | 2,02% | 0,00% | 2,02%         | 23.251.601,00 | 30            | 470.569,89 | 32.154.125,03 | 55.405.726,03 |
| 1-jul-20                 | 31-jul-20 | 18,12% | 27,18% | 2,02% | 0,00% | 2,02%         | 23.251.601,00 | 30            | 470.569,89 | 32.624.694,93 | 55.876.295,93 |
| 1-ago-20                 | 31-ago-20 | 18,29% | 27,44% | 2,04% | 0,00% | 2,04%         | 23.251.601,00 | 30            | 474.529,90 | 33.099.224,82 | 56.350.825,82 |
| 1-sep-20                 | 30-sep-20 | 18,35% | 27,53% | 2,05% | 0,00% | 2,05%         | 23.251.601,00 | 30            | 475.925,81 | 33.575.150,64 | 56.826.751,64 |
| 1-oct-20                 | 30-oct-20 | 18,09% | 27,14% | 2,02% | 0,00% | 2,02%         | 23.251.601,00 | 30            | 469.870,31 | 34.045.020,95 | 57.296.621,95 |
| 1-nov-20                 | 30-nov-20 | 17,84% | 26,76% | 2,00% | 0,00% | 2,00%         | 23.251.601,00 | 30            | 464.031,64 | 34.509.052,58 | 57.760.653,58 |
| 1-dic-20                 | 31-dic-20 | 17,46% | 26,19% | 1,96% | 0,00% | 1,96%         | 23.251.601,00 | 30            | 455.126,45 | 34.964.179,04 | 58.215.780,04 |
| 1-ene-21                 | 31-ene-21 | 17,32% | 25,98% | 1,94% | 0,00% | 1,94%         | 23.251.601,00 | 30            | 451.836,30 | 35.416.015,34 | 58.667.616,34 |
| 1-feb-21                 | 28-feb-21 | 17,54% | 26,31% | 1,97% | 0,00% | 1,97%         | 23.251.601,00 | 30            | 457.004,29 | 35.873.019,63 | 59.124.620,63 |
| 1-mar-21                 | 31-mar-21 | 17,41% | 26,12% | 1,95% | 0,00% | 1,95%         | 23.251.601,00 | 30            | 453.951,98 | 36.326.971,60 | 59.578.572,60 |
| SUBTOTALES:              |           |        |        | >>>>  |       | 23.251.601,00 | 2130          | 36.326.971,60 | -          | 36.326.971,60 | 59.578.572,60 |
| CAPITAL                  |           |        |        |       |       |               |               |               |            | 23.251.601,00 |               |
| INTERESES                |           |        |        |       |       |               |               |               |            | 36.326.971,60 |               |
| TOTAL: CAPITAL+INTERESES |           |        |        |       |       |               |               |               |            | 59.578.572,60 |               |