

2018-00078, PRESENTO LIQUIDACIÓN DE CRÉDITO, DEMANDANTE: BANCO COLPATRIA, CESIONARIO RCB GROUP COLOMBIA HOLDING S.A.S., DEMANDADA: MARIA DELIA ARDILA DE SOSSA

Veronica Cardona <asistente@velezmolinaasesores.com>

Vie 16/04/2021 10:01

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

CC: Andres Felipe Arango Palacio <abogada@velezmolinaasesores.com>; jhonsosa42@gmail.com <jhonsosa42@gmail.com>

 1 archivos adjuntos (238 KB)

LIQUIDACION CREDITO MARIA DELIA ARDILA DE SOSSA.pdf;

Buenos días,

Señor:

Juez Segundo (2) Civil Municipal de Oralidad de Bello-Antioquia

Demandante: Banco Colpartia S.A., Cesionario: RCB GROUP COLOMBIA HOLDING S.A.S.

Demandado: María Delia Ardila de Sossa

Radicado: 2018-00078

Asunto: Presentación de la liquidación de crédito

Cordialmente,

CAROLINA VELEZ MOLINA

ABOGADA

TEL. 3227782 - 3105077373

abogada@velezmolinaasesores.com

Calle 16 Sur No. 43 A-49, Oficina 303, Edificio Corficolombiana, Medellín

Señor:

Juez Segundo (2) Civil Municipal de Oralidad de Bello-Antioquia
Demandante: Banco Colpartia S.A., Cesionario: RCB GROUP COLOMBIA HOLDING S.A.S.
Demandado: María Delia Ardila de Sossa
Radicado: 2018-00078
Asunto: Presentación de la liquidación de crédito

CAROLINA VÉLEZ MOLINA, abogada en ejercicio, actuando en calidad de apoderada especial de la entidad demandante, por medio del presente escrito me permito anexar la liquidación de crédito actualizada, así:

Tasa efectiva anual pactada, a nominal >>>	
Tasa nominal mensual pactada >>>	
Resultado tasa pactada o pedida >>>	Máxima

CAPITAL:	12.724.546,00	PAGARÉ N°5470640000429582
Int. de plazo y/o sanción del 20% >>>		

VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACIÓN DE CRÉDITO					
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	Nominal Mensual	FINAL	Capital Liquidable	días	Liq Intereses	A B O N O S		Saldo de Capital más Intereses
						12.724.546,00		\$0,00	Valor	Folio	12.724.546,00
						12.724.546,00					12.724.546,00
06-dic-17	31-dic-17	20,77%	31,155%	2,286%	2,286%	12.724.546,00	25	242.382,84			12.966.928,84
01-ene-18	31-ene-18	20,69%	31,035%	2,278%	2,278%	12.724.546,00	30	289.866,63			13.256.795,47
01-feb-18	28-feb-18	21,01%	31,515%	2,309%	2,309%	12.724.546,00	30	293.832,78			13.550.628,25
01-mar-18	31-mar-18	20,68%	31,020%	2,277%	2,277%	12.724.546,00	30	289.742,47			13.840.370,72
01-abr-18	30-abr-18	20,48%	30,720%	2,257%	2,257%	12.724.546,00	30	287.256,60			14.127.627,32
01-may-18	31-may-18	20,44%	30,660%	2,254%	2,254%	12.724.546,00	30	286.758,80			14.414.386,12
01-jun-18	30-jun-18	20,28%	30,420%	2,238%	2,238%	12.724.546,00	30	284.765,49			14.699.151,61
01-jul-18	31-jul-18	20,03%	30,045%	2,213%	2,213%	12.724.546,00	30	281.644,21			14.980.795,82
01-ago-18	31-ago-18	19,94%	29,910%	2,205%	2,205%	12.724.546,00	30	280.518,52			15.261.314,34
01-sep-18	30-sep-18	19,81%	29,715%	2,192%	2,192%	12.724.546,00	30	278.890,65			15.540.204,98
01-oct-18	31-oct-18	19,63%	29,445%	2,174%	2,174%	12.724.546,00	30	276.632,95			15.816.837,94
01-nov-18	30-nov-18	19,49%	29,235%	2,160%	2,160%	12.724.546,00	30	274.873,98			16.091.711,92
01-dic-18	31-dic-18	19,40%	29,100%	2,151%	2,151%	12.724.546,00	30	273.741,83			16.365.453,74
01-ene-19	31-ene-19	19,16%	28,740%	2,128%	2,128%	12.724.546,00	30	270.717,45			16.636.171,19
01-feb-19	28-feb-19	19,70%	29,550%	2,181%	2,181%	12.724.546,00	30	277.511,46			16.913.682,65
01-mar-19	31-mar-19	19,37%	29,055%	2,148%	2,148%	12.724.546,00	30	273.364,20			17.187.046,85

01-abr-19	30-abr-19	19,32%	28,980%	2,143%	2,143%	12.724.546,00	30	272.734,56			17.459.781,41
01-may-19	31-may-19	19,34%	29,010%	2,145%	2,145%	12.724.546,00	30	272.986,46			17.732.767,87
01-jun-19	30-jun-19	19,30%	28,950%	2,141%	2,141%	12.724.546,00	30	272.482,61			18.005.250,48
01-jul-19	31-jul-19	19,28%	28,920%	2,139%	2,139%	12.724.546,00	30	272.230,60			18.277.481,08
01-ago-19	31-ago-19	19,32%	28,980%	2,143%	2,143%	12.724.546,00	30	272.734,56			18.550.215,65
01-sep-19	30-sep-19	19,32%	28,980%	2,143%	2,143%	12.724.546,00	30	272.734,56			18.822.950,21
01-oct-19	31-oct-19	19,10%	28,650%	2,122%	2,122%	12.724.546,00	30	269.960,14			19.092.910,34
01-nov-19	30-nov-19	19,03%	28,545%	2,115%	2,115%	12.724.546,00	30	269.076,00			19.361.986,34
01-dic-19	30-dic-19	18,91%	28,365%	2,103%	2,103%	12.724.546,00	30	267.558,79			19.629.545,14
01-ene-20	31-ene-20	18,77%	28,155%	2,089%	2,089%	12.724.546,00	30	265.786,25			19.895.331,38
01-feb-20	29-feb-20	19,06%	28,590%	2,118%	2,118%	12.724.546,00	30	269.455,00			20.164.786,38
01-mar-20	31-mar-20	18,95%	28,425%	2,107%	2,107%	12.724.546,00	30	268.064,74			20.432.851,12
01-abr-20	30-abr-20	18,69%	28,035%	2,081%	2,081%	12.724.546,00	30	264.772,17			20.697.623,29
01-may-20	31-may-20	18,19%	27,285%	2,031%	2,031%	12.724.546,00	30	258.414,38			20.956.037,67
01-jun-20	30-jun-20	18,12%	27,180%	2,024%	2,024%	12.724.546,00	30	257.521,55			21.213.559,22
01-jul-20	31-jul-20	18,12%	27,180%	2,024%	2,024%	12.724.546,00	30	257.521,55			21.471.080,76
01-ago-20	31-ago-20	18,29%	27,435%	2,041%	2,041%	12.724.546,00	30	259.688,68			21.730.769,44
01-sep-20	30-sep-20	18,35%	27,525%	2,047%	2,047%	12.724.546,00	30	260.452,60			21.991.222,04
01-oct-20	31-oct-20	18,09%	27,135%	2,021%	2,021%	12.724.546,00	30	257.138,70			22.248.360,74
01-nov-20	30-nov-20	17,84%	26,760%	1,996%	1,996%	12.724.546,00	30	253.943,46			22.502.304,19
01-dic-20	31-dic-20	17,46%	26,190%	1,957%	1,957%	12.724.546,00	30	249.070,05			22.751.374,24
01-ene-21	31-ene-21	17,32%	25,980%	1,943%	1,943%	12.724.546,00	30	247.269,50			22.998.643,75
01-feb-21	28-feb-21	17,54%	26,310%	1,965%	1,965%	12.724.546,00	30	250.097,71			23.248.741,45
01-mar-21	31-mar-21	17,41%	26,115%	1,952%	1,952%	12.724.546,00	30	248.427,31			23.497.168,77
01-abr-21	16-abr-21	17,31%	25,965%	1,942%	1,942%	12.724.546,00	16	131.808,42			23.628.977,19
SUBTOTALES:						>>>>	1211	10.904.431,19			23.628.977,19
TOTAL: CAPITAL+INTERESES											\$23.628.977,19

INTERESES DE PLAZO \$1.704.546,00

TOTAL LIQUIDACIÓN DE CRÉDITO
- PAGARÉ N°5470640000429582 \$25.333.523,19

Tasa efectiva anual pactada, a nominal >>>	
Tasa nominal mensual pactada >>>	
Resultado tasa pactada o pedida >>>	Máxima

CAPITAL: 19.516.530,27
Int. de plazo y/o sanción del 20% >>> PAGARÉ N°507410062720

VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACIÓN DE CRÉDITO					
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	Nominal Mensual	FINAL	Capital Liquidable	días	Liq Intereses	A B O N O S		Saldo de Capital más Intereses
						19.516.530,27		\$0,00	Valor	Folio	19.516.530,27
						19.516.530,27					19.516.530,27
06-dic-17	31-dic-17	20,77%	31,155%	2,286%	2,286%	19.516.530,27	25	371.759,60			19.888.289,87
01-ene-18	31-ene-18	20,69%	31,035%	2,278%	2,278%	19.516.530,27	30	444.588,82			20.332.878,68
01-feb-18	28-feb-18	21,01%	31,515%	2,309%	2,309%	19.516.530,27	30	450.671,98			20.783.550,66
01-mar-18	31-mar-18	20,68%	31,020%	2,277%	2,277%	19.516.530,27	30	444.398,39			21.227.949,05
01-abr-18	30-abr-18	20,48%	30,720%	2,257%	2,257%	19.516.530,27	30	440.585,63			21.668.534,68
01-may-18	31-may-18	20,44%	30,660%	2,254%	2,254%	19.516.530,27	30	439.822,11			22.108.356,79
01-jun-18	30-jun-18	20,28%	30,420%	2,238%	2,238%	19.516.530,27	30	436.764,84			22.545.121,63
01-jul-18	31-jul-18	20,03%	30,045%	2,213%	2,213%	19.516.530,27	30	431.977,51			22.977.099,14
01-ago-18	31-ago-18	19,94%	29,910%	2,205%	2,205%	19.516.530,27	30	430.250,97			23.407.350,11
01-sep-18	30-sep-18	19,81%	29,715%	2,192%	2,192%	19.516.530,27	30	427.754,18			23.835.104,29
01-oct-18	31-oct-18	19,63%	29,445%	2,174%	2,174%	19.516.530,27	30	424.291,39			24.259.395,69
01-nov-18	30-nov-18	19,49%	29,235%	2,160%	2,160%	19.516.530,27	30	421.593,54			24.680.989,22
01-dic-18	31-dic-18	19,40%	29,100%	2,151%	2,151%	19.516.530,27	30	419.857,08			25.100.846,30
01-ene-19	31-ene-19	19,16%	28,740%	2,128%	2,128%	19.516.530,27	30	415.218,37			25.516.064,67
01-feb-19	28-feb-19	19,70%	29,550%	2,181%	2,181%	19.516.530,27	30	425.638,82			25.941.703,49
01-mar-19	31-mar-19	19,37%	29,055%	2,148%	2,148%	19.516.530,27	30	419.277,89			26.360.981,37
01-abr-19	30-abr-19	19,32%	28,980%	2,143%	2,143%	19.516.530,27	30	418.312,16			26.779.293,53
01-may-19	31-may-19	19,34%	29,010%	2,145%	2,145%	19.516.530,27	30	418.698,51			27.197.992,05
01-jun-19	30-jun-19	19,30%	28,950%	2,141%	2,141%	19.516.530,27	30	417.925,72			27.615.917,77
01-jul-19	31-jul-19	19,28%	28,920%	2,139%	2,139%	19.516.530,27	30	417.539,21			28.033.456,98
01-ago-19	31-ago-19	19,32%	28,980%	2,143%	2,143%	19.516.530,27	30	418.312,16			28.451.769,14
01-sep-19	30-sep-19	19,32%	28,980%	2,143%	2,143%	19.516.530,27	30	418.312,16			28.870.081,30
01-oct-19	31-oct-19	19,10%	28,650%	2,122%	2,122%	19.516.530,27	30	414.056,83			29.284.138,13
01-nov-19	30-nov-19	19,03%	28,545%	2,115%	2,115%	19.516.530,27	30	412.700,77			29.696.838,89
01-dic-19	30-dic-19	18,91%	28,365%	2,103%	2,103%	19.516.530,27	30	410.373,72			30.107.212,61
01-ene-20	31-ene-20	18,77%	28,155%	2,089%	2,089%	19.516.530,27	30	407.655,04			30.514.867,66
01-feb-20	29-feb-20	19,06%	28,590%	2,118%	2,118%	19.516.530,27	30	413.282,06			30.928.149,72
01-mar-20	31-mar-20	18,95%	28,425%	2,107%	2,107%	19.516.530,27	30	411.149,73			31.339.299,45
01-abr-20	30-abr-20	18,69%	28,035%	2,081%	2,081%	19.516.530,27	30	406.099,68			31.745.399,13
01-may-20	31-may-20	18,19%	27,285%	2,031%	2,031%	19.516.530,27	30	396.348,29			32.141.747,42
01-jun-20	30-jun-20	18,12%	27,180%	2,024%	2,024%	19.516.530,27	30	394.978,89			32.536.726,31
01-jul-20	31-jul-20	18,12%	27,180%	2,024%	2,024%	19.516.530,27	30	394.978,89			32.931.705,20
01-ago-20	31-ago-20	18,29%	27,435%	2,041%	2,041%	19.516.530,27	30	398.302,77			33.330.007,97
01-sep-20	30-sep-20	18,35%	27,525%	2,047%	2,047%	19.516.530,27	30	399.474,45			33.729.482,42
01-oct-20	31-oct-20	18,09%	27,135%	2,021%	2,021%	19.516.530,27	30	394.391,69			34.123.874,11
01-nov-20	30-nov-20	17,84%	26,760%	1,996%	1,996%	19.516.530,27	30	389.490,92			34.513.365,03

01-dic-20	31-dic-20	17,46%	26,190%	1,957%	1,957%	19.516.530,27	30	382.016,24			34.895.381,27
01-ene-21	31-ene-21	17,32%	25,980%	1,943%	1,943%	19.516.530,27	30	379.254,61			35.274.635,88
01-feb-21	28-feb-21	17,54%	26,310%	1,965%	1,965%	19.516.530,27	30	383.592,43			35.658.228,30
01-mar-21	31-mar-21	17,41%	26,115%	1,952%	1,952%	19.516.530,27	30	381.030,43			36.039.258,73
01-abr-21	16-abr-21	17,31%	25,965%	1,942%	1,942%	19.516.530,27	16	202.163,83			36.241.422,56
SUBTOTALES:						>>>>	19.516.530,27	1211	16.724.892,29		36.241.422,56
TOTAL: CAPITAL+INTERESES											\$36.241.422,56

INTERESES DE PLAZO

\$2.497.014,48

TOTAL LIQUIDACIÓN DE CRÉDITO
- PAGARÉ N°507410062720

\$38.738.437,04

Tasa efectiva anual pactada, a nominal >>>

Tasa nominal mensual pactada >>>

Resultado tasa pactada o pedida >>>

Máxima

CAPITAL: 5.955.240,00

PAGARÉ N°4938130724760685

Int. de plazo y/o sanción del 20% >>>

VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACIÓN DE CRÉDITO					
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	Nominal Mensual	FINAL	Capital Liquidable	días	Liq Intereses	A B O N O S		Saldo de Capital más Intereses
						5.955.240,00		\$0,00	Valor	Folio	5.955.240,00
						5.955.240,00					5.955.240,00
06-dic-17	31-dic-17	20,77%	31,155%	2,286%	2,286%	5.955.240,00	25	113.438,08			6.068.678,08
01-ene-18	31-ene-18	20,69%	31,035%	2,278%	2,278%	5.955.240,00	30	135.661,06			6.204.339,13
01-feb-18	28-feb-18	21,01%	31,515%	2,309%	2,309%	5.955.240,00	30	137.517,26			6.341.856,39
01-mar-18	31-mar-18	20,68%	31,020%	2,277%	2,277%	5.955.240,00	30	135.602,95			6.477.459,34
01-abr-18	30-abr-18	20,48%	30,720%	2,257%	2,257%	5.955.240,00	30	134.439,53			6.611.898,87
01-may-18	31-may-18	20,44%	30,660%	2,254%	2,254%	5.955.240,00	30	134.206,55			6.746.105,42
01-jun-18	30-jun-18	20,28%	30,420%	2,238%	2,238%	5.955.240,00	30	133.273,66			6.879.379,09
01-jul-18	31-jul-18	20,03%	30,045%	2,213%	2,213%	5.955.240,00	30	131.812,86			7.011.191,95
01-ago-18	31-ago-18	19,94%	29,910%	2,205%	2,205%	5.955.240,00	30	131.286,03			7.142.477,98
01-sep-18	30-sep-18	19,81%	29,715%	2,192%	2,192%	5.955.240,00	30	130.524,16			7.273.002,14
01-oct-18	31-oct-18	19,63%	29,445%	2,174%	2,174%	5.955.240,00	30	129.467,54			7.402.469,68
01-nov-18	30-nov-18	19,49%	29,235%	2,160%	2,160%	5.955.240,00	30	128.644,32			7.531.114,00
01-dic-18	31-dic-18	19,40%	29,100%	2,151%	2,151%	5.955.240,00	30	128.114,46			7.659.228,45
01-ene-19	31-ene-19	19,16%	28,740%	2,128%	2,128%	5.955.240,00	30	126.699,01			7.785.927,46

01-feb-19	28-feb-19	19,70%	29,550%	2,181%	2,181%	5.955.240,00	30	129.878,69			7.915.806,15
01-mar-19	31-mar-19	19,37%	29,055%	2,148%	2,148%	5.955.240,00	30	127.937,72			8.043.743,87
01-abr-19	30-abr-19	19,32%	28,980%	2,143%	2,143%	5.955.240,00	30	127.643,04			8.171.386,91
01-may-19	31-may-19	19,34%	29,010%	2,145%	2,145%	5.955.240,00	30	127.760,93			8.299.147,85
01-jun-19	30-jun-19	19,30%	28,950%	2,141%	2,141%	5.955.240,00	30	127.525,13			8.426.672,97
01-jul-19	31-jul-19	19,28%	28,920%	2,139%	2,139%	5.955.240,00	30	127.407,19			8.554.080,16
01-ago-19	31-ago-19	19,32%	28,980%	2,143%	2,143%	5.955.240,00	30	127.643,04			8.681.723,20
01-sep-19	30-sep-19	19,32%	28,980%	2,143%	2,143%	5.955.240,00	30	127.643,04			8.809.366,24
01-oct-19	31-oct-19	19,10%	28,650%	2,122%	2,122%	5.955.240,00	30	126.344,58			8.935.710,82
01-nov-19	30-nov-19	19,03%	28,545%	2,115%	2,115%	5.955.240,00	30	125.930,79			9.061.641,61
01-dic-19	30-dic-19	18,91%	28,365%	2,103%	2,103%	5.955.240,00	30	125.220,72			9.186.862,33
01-ene-20	31-ene-20	18,77%	28,155%	2,089%	2,089%	5.955.240,00	30	124.391,15			9.311.253,48
01-feb-20	29-feb-20	19,06%	28,590%	2,118%	2,118%	5.955.240,00	30	126.108,17			9.437.361,65
01-mar-20	31-mar-20	18,95%	28,425%	2,107%	2,107%	5.955.240,00	30	125.457,51			9.562.819,16
01-abr-20	30-abr-20	18,69%	28,035%	2,081%	2,081%	5.955.240,00	30	123.916,55			9.686.735,71
01-may-20	31-may-20	18,19%	27,285%	2,031%	2,031%	5.955.240,00	30	120.941,02			9.807.676,74
01-jun-20	30-jun-20	18,12%	27,180%	2,024%	2,024%	5.955.240,00	30	120.523,17			9.928.199,91
01-jul-20	31-jul-20	18,12%	27,180%	2,024%	2,024%	5.955.240,00	30	120.523,17			10.048.723,07
01-ago-20	31-ago-20	18,29%	27,435%	2,041%	2,041%	5.955.240,00	30	121.537,41			10.170.260,49
01-sep-20	30-sep-20	18,35%	27,525%	2,047%	2,047%	5.955.240,00	30	121.894,94			10.292.155,42
01-oct-20	31-oct-20	18,09%	27,135%	2,021%	2,021%	5.955.240,00	30	120.343,99			10.412.499,42
01-nov-20	30-nov-20	17,84%	26,760%	1,996%	1,996%	5.955.240,00	30	118.848,58			10.531.348,00
01-dic-20	31-dic-20	17,46%	26,190%	1,957%	1,957%	5.955.240,00	30	116.567,77			10.647.915,77
01-ene-21	31-ene-21	17,32%	25,980%	1,943%	1,943%	5.955.240,00	30	115.725,09			10.763.640,85
01-feb-21	28-feb-21	17,54%	26,310%	1,965%	1,965%	5.955.240,00	30	117.048,72			10.880.689,58
01-mar-21	31-mar-21	17,41%	26,115%	1,952%	1,952%	5.955.240,00	30	116.266,96			10.996.956,54
01-abr-21	16-abr-21	17,31%	25,965%	1,942%	1,942%	5.955.240,00	16	61.687,92			11.058.644,46
SUBTOTALES:						>>>>	5.955.240,00	1211	5.103.404,46		11.058.644,46
TOTAL: CAPITAL+INTERESES										\$11.058.644,46	

INTERESES DE PLAZO

\$388.355,00

TOTAL LIQUIDACIÓN DE CRÉDITO

- PAGARÉ N°4938130724760685

\$11.446.999,46

GRAN TOTAL LIQUIDACIÓN DE CRÉDITO

\$75.518.959,69

Sírvase en consecuencia, ordenar su traslado de conformidad con el artículo 446 del Código General del Proceso, y en caso de no ser objetada impartirle aprobación.

Atentamente,

A handwritten signature in black ink, reading "Carolina Vélez H." in a cursive script.

CAROLINA VÉLEZ MOLINA
T.P. No. 119008 del C.S. de la J.
C.C. No. 43.220.692 de Medellín