

Señor
Juez Primero (01) Civil Municipal de Oralidad de Bello-Ant
Demandante: Banco Colpatría Multibanca Colpatría S.A., Cesionario: RF ENCORE S.A.S.
Demandado: José Gregorio Rivera Guarín
Radicado: 2014-00609

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: 14.660.741,52
Int. de plazo y/o sanción del 20% >>>
PAGARÉ No. 9525005957

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
						14.660.741,52		\$0,00	Valor	Folio	14.660.741,52
						14.660.741,52					14.660.741,52
	08-jul-14	31-jul-14	19,33%	28,995%	2,144%	2,144%	14.660.741,52	23	241.024,35		14.901.765,87
01-ago-14	31-ago-14	19,33%	28,995%	2,144%	2,144%	14.660.741,52	30	314.379,59			15.216.145,46
01-sep-14	30-sep-14	19,33%	28,995%	2,144%	2,144%	14.660.741,52	30	314.379,59			15.530.525,04
01-oct-14	31-oct-14	19,17%	28,755%	2,129%	2,129%	14.660.741,52	30	312.055,79			15.842.580,83
01-nov-14	30-nov-14	19,17%	28,755%	2,129%	2,129%	14.660.741,52	30	312.055,79			16.154.636,62
01-dic-14	31-dic-14	19,17%	28,755%	2,129%	2,129%	14.660.741,52	30	312.055,79			16.466.692,41
01-ene-15	31-ene-15	19,21%	28,815%	2,132%	2,132%	14.660.741,52	30	312.637,11			16.779.329,52
01-feb-15	28-feb-15	19,21%	28,815%	2,132%	2,132%	14.660.741,52	30	312.637,11			17.091.966,63
01-mar-15	31-mar-15	19,21%	28,815%	2,132%	2,132%	14.660.741,52	30	312.637,11			17.404.603,74
01-abr-15	30-abr-15	19,37%	29,055%	2,148%	2,148%	14.660.741,52	30	314.959,92			17.719.563,66
01-may-15	31-may-15	19,37%	29,055%	2,148%	2,148%	14.660.741,52	30	314.959,92			18.034.523,57
01-jun-15	30-jun-15	19,37%	29,055%	2,148%	2,148%	14.660.741,52	30	314.959,92			18.349.483,49
01-jul-15	31-jul-15	19,26%	28,890%	2,137%	2,137%	14.660.741,52	30	313.363,41			18.662.846,90
01-ago-15	31-ago-15	19,26%	28,890%	2,137%	2,137%	14.660.741,52	30	313.300,05			18.976.146,95
01-sep-15	30-sep-15	19,26%	28,890%	2,137%	2,137%	14.660.741,52	30	313.300,05			19.289.446,99
01-oct-15	31-oct-15	19,33%	28,995%	2,144%	2,144%	14.660.741,52	30	314.379,59			19.603.826,58
01-nov-15	30-nov-15	19,33%	28,995%	2,144%	2,144%	14.660.741,52	30	314.379,59			19.918.206,17

01-dic-15	31-dic-15	19,33%	28,995%	2,144%	2,144%	14.660.741,52	30	314.379,59			20.232.585,75
01-ene-16	31-ene-16	19,68%	29,520%	2,179%	2,179%	14.660.741,52	30	319.449,10			20.552.034,86
01-feb-16	29-feb-16	19,68%	29,520%	2,179%	2,179%	14.660.741,52	30	319.449,10			20.871.483,96
01-mar-16	31-mar-16	19,68%	29,520%	2,179%	2,179%	14.660.741,52	30	319.449,10			21.190.933,07
01-abr-16	30-abr-16	20,54%	30,810%	2,263%	2,263%	14.660.741,52	30	331.826,08			21.522.759,15
01-may-16	31-may-16	20,54%	30,810%	2,263%	2,263%	14.660.741,52	30	331.826,08			21.854.585,23
01-jun-16	30-jun-16	20,54%	30,810%	2,263%	2,263%	14.660.741,52	30	331.826,08			22.186.411,30
01-jul-16	31-jul-16	21,34%	32,010%	2,341%	2,341%	14.660.741,52	30	343.239,50			22.529.650,81
01-ago-16	31-ago-16	21,34%	32,010%	2,341%	2,341%	14.660.741,52	30	343.239,50			22.872.890,31
01-sep-16	05-sep-16	21,34%	32,010%	2,341%	2,341%	14.660.741,52	5	57.206,58			22.930.096,89
01-oct-16	31-oct-16	21,99%	32,985%	2,404%	2,404%	14.660.741,52	30	352.443,09			23.282.539,98
01-nov-16	30-nov-16	21,99%	32,985%	2,404%	2,404%	14.660.741,52	30	352.443,09			23.634.983,08
01-dic-16	31-dic-16	21,99%	32,985%	2,404%	2,404%	14.660.741,52	30	352.443,09			23.987.426,17
01-ene-17	31-ene-17	22,34%	33,510%	2,438%	2,438%	14.660.741,52	30	357.373,28			24.344.799,45
01-feb-17	28-feb-17	22,34%	33,510%	2,438%	2,438%	14.660.741,52	30	357.373,28			24.702.172,73
01-mar-17	31-mar-17	22,34%	33,510%	2,438%	2,438%	14.660.741,52	30	357.373,28			25.059.546,01
01-abr-17	30-abr-17	22,33%	33,495%	2,437%	2,437%	14.660.741,52	30	357.232,67			25.416.778,68
01-may-17	31-may-17	22,33%	33,495%	2,437%	2,437%	14.660.741,52	30	357.232,67			25.774.011,35
01-jun-17	30-jun-17	22,33%	33,495%	2,437%	2,437%	14.660.741,52	30	357.232,67			26.131.244,01
01-jul-17	31-jul-17	21,98%	32,970%	2,403%	2,403%	14.660.741,52	30	352.301,97			26.483.545,98
01-ago-17	31-ago-17	21,98%	32,970%	2,403%	2,403%	14.660.741,52	30	352.301,97			26.835.847,95
01-sep-17	30-sep-17	21,48%	32,220%	2,355%	2,355%	14.660.741,52	30	345.227,07			27.181.075,02
01-oct-17	31-oct-17	21,15%	31,725%	2,323%	2,323%	14.660.741,52	30	340.537,45			27.521.612,47
01-nov-17	30-nov-17	20,96%	31,440%	2,304%	2,304%	14.660.741,52	30	337.830,04			27.859.442,50
01-dic-17	31-dic-17	20,77%	31,155%	2,286%	2,286%	14.660.741,52	30	335.117,24			28.194.559,74
01-ene-18	31-ene-18	20,69%	31,035%	2,278%	2,278%	14.660.741,52	30	333.973,39			28.528.533,12
01-feb-18	28-feb-18	21,01%	31,515%	2,309%	2,309%	14.660.741,52	30	338.543,04			28.867.076,16
01-mar-18	31-mar-18	20,68%	31,020%	2,277%	2,277%	14.660.741,52	30	333.830,34			29.200.906,50
01-abr-18	30-abr-18	20,48%	30,720%	2,257%	2,257%	14.660.741,52	30	330.966,21			29.531.872,71
01-may-18	31-may-18	20,44%	30,660%	2,254%	2,254%	14.660.741,52	30	330.392,66			29.862.265,37
01-jun-18	30-jun-18	20,28%	30,420%	2,238%	2,238%	14.660.741,52	30	328.096,05			30.190.361,41
01-jul-18	31-jul-18	20,03%	30,045%	2,213%	2,213%	14.660.741,52	30	324.499,82			30.514.861,23
01-ago-18	31-ago-18	19,94%	29,910%	2,205%	2,205%	14.660.741,52	30	323.202,85			30.838.064,09
01-sep-18	30-sep-18	19,81%	29,715%	2,192%	2,192%	14.660.741,52	30	321.327,27			31.159.391,36
01-oct-18	31-oct-18	19,63%	29,445%	2,174%	2,174%	14.660.741,52	30	318.726,04			31.478.117,40
01-nov-18	30-nov-18	19,49%	29,235%	2,160%	2,160%	14.660.741,52	30	316.699,42			31.794.816,83
01-dic-18	31-dic-18	19,40%	29,100%	2,151%	2,151%	14.660.741,52	30	315.395,00			32.110.211,83
01-ene-19	31-ene-19	19,16%	28,740%	2,128%	2,128%	14.660.741,52	30	311.910,42			32.422.122,25
01-feb-19	28-feb-19	19,70%	29,550%	2,181%	2,181%	14.660.741,52	30	319.738,22			32.741.860,47
01-mar-19	31-mar-19	19,37%	29,055%	2,148%	2,148%	14.660.741,52	30	314.959,92			33.056.820,39
01-abr-19	30-abr-19	19,32%	28,980%	2,143%	2,143%	14.660.741,52	30	314.234,46			33.371.054,85
01-may-19	31-may-19	19,34%	29,010%	2,145%	2,145%	14.660.741,52	30	314.524,69			33.685.579,54

01-jun-19	30-jun-19	19,30%	28,950%	2,141%	2,141%	14.660.741,52	30	313.944,18			33.999.523,72
01-jul-19	31-jul-19	19,28%	28,920%	2,139%	2,139%	14.660.741,52	30	313.653,83			34.313.177,54
01-ago-19	31-ago-19	19,32%	28,980%	2,143%	2,143%	14.660.741,52	30	314.234,46			34.627.412,01
01-sep-19	30-sep-19	19,32%	28,980%	2,143%	2,143%	14.660.741,52	30	314.234,46			34.941.646,47
01-oct-19	31-oct-19	19,10%	28,650%	2,122%	2,122%	14.660.741,52	30	311.037,88			35.252.684,35
01-nov-19	30-nov-19	19,03%	28,545%	2,115%	2,115%	14.660.741,52	30	310.019,21			35.562.703,56
01-dic-19	30-dic-19	18,91%	28,365%	2,103%	2,103%	14.660.741,52	30	308.271,14			35.870.974,70
01-ene-20	31-ene-20	18,77%	28,155%	2,089%	2,089%	14.660.741,52	30	306.228,88			36.177.203,58
01-feb-20	29-feb-20	19,06%	28,590%	2,118%	2,118%	14.660.741,52	30	310.455,88			36.487.659,46
01-mar-20	31-mar-20	18,95%	28,425%	2,107%	2,107%	14.660.741,52	30	308.854,08			36.796.513,53
01-abr-20	30-abr-20	18,69%	28,035%	2,081%	2,081%	14.660.741,52	30	305.060,50			36.792.719,95
01-may-20	31-may-20	18,19%	27,285%	2,031%	2,031%	14.660.741,52	30	297.735,29			36.785.394,74
SUBTOTALES:						>>>> 14.660.741,52	2098	22.738.567,80			36.785.394,74

TOTAL: CAPITAL+INTERESES	\$36.785.394,74
INTERESES DE PLAZO	\$3.193.145,93
PRIMAS DE SEGURO	\$36.783,50

TOTAL LIQUIDACIÓN DE CRÉDITO	\$40.015.324,17
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Tasa efectiva anual pactada, a nominal >>>	
Tasa nominal mensual pactada >>>	
Resultado tasa pactada o pedida >>>	Máxima

CAPITAL:	21.499.565,67	PAGARÉ No. 507410048230
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
						21.499.565,67		\$0,00	Valor	Folio	21.499.565,67
						21.499.565,67					21.499.565,67
08-jul-14	31-jul-14	19,33%	28,995%	2,144%	2,144%	21.499.565,67	23	353.455,44			21.853.021,11
01-ago-14	31-ago-14	19,33%	28,995%	2,144%	2,144%	21.499.565,67	30	461.028,83			22.314.049,94
01-sep-14	30-sep-14	19,33%	28,995%	2,144%	2,144%	21.499.565,67	30	461.028,83			22.775.078,77
01-oct-14	31-oct-14	19,17%	28,755%	2,129%	2,129%	21.499.565,67	30	457.621,05			23.232.699,83
01-nov-14	30-nov-14	19,17%	28,755%	2,129%	2,129%	21.499.565,67	30	457.621,05			23.690.320,88
01-dic-14	31-dic-14	19,17%	28,755%	2,129%	2,129%	21.499.565,67	30	457.621,05			24.147.941,93
01-ene-15	31-ene-15	19,21%	28,815%	2,132%	2,132%	21.499.565,67	30	458.473,54			24.606.415,47
01-feb-15	28-feb-15	19,21%	28,815%	2,132%	2,132%	21.499.565,67	30	458.473,54			25.064.889,01
01-mar-15	31-mar-15	19,21%	28,815%	2,132%	2,132%	21.499.565,67	30	458.473,54			25.523.362,55
01-abr-15	30-abr-15	19,37%	29,055%	2,148%	2,148%	21.499.565,67	30	461.879,87			25.985.242,42

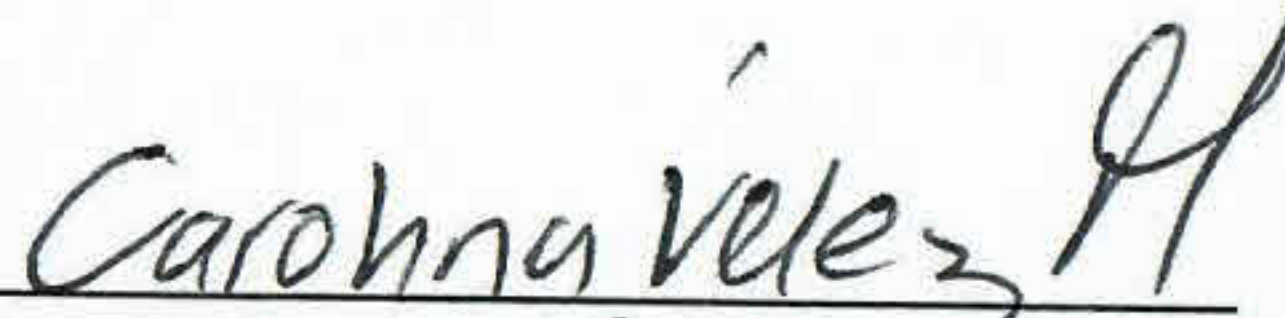
01-may-15	31-may-15	19,37%	29,055%	2,148%	2,148%	21.499.565,67	30	461.879,87			26.447.122,29
01-jun-15	30-jun-15	19,37%	29,055%	2,148%	2,148%	21.499.565,67	30	461.879,87			26.909.002,16
01-jul-15	31-jul-15	19,26%	28,890%	2,137%	2,137%	21.499.565,67	30	459.538,64			27.368.540,81
01-ago-15	31-ago-15	19,26%	28,890%	2,137%	2,137%	21.499.565,67	30	459.445,72			27.827.986,53
01-sep-15	30-sep-15	19,26%	28,890%	2,137%	2,137%	21.499.565,67	30	459.445,72			28.287.432,24
01-oct-15	31-oct-15	19,33%	28,995%	2,144%	2,144%	21.499.565,67	30	461.028,83			28.748.461,08
01-nov-15	30-nov-15	19,33%	28,995%	2,144%	2,144%	21.499.565,67	30	461.028,83			29.209.489,91
01-dic-15	31-dic-15	19,33%	28,995%	2,144%	2,144%	21.499.565,67	30	461.028,83			29.670.518,74
01-ene-16	31-ene-16	19,68%	29,520%	2,179%	2,179%	21.499.565,67	30	468.463,14			30.138.981,88
01-feb-16	29-feb-16	19,68%	29,520%	2,179%	2,179%	21.499.565,67	30	468.463,14			30.607.445,02
01-mar-16	31-mar-16	19,68%	29,520%	2,179%	2,179%	21.499.565,67	30	468.463,14			31.075.908,16
01-abr-16	30-abr-16	20,54%	30,810%	2,263%	2,263%	21.499.565,67	30	486.613,63			31.562.521,79
01-may-16	31-may-16	20,54%	30,810%	2,263%	2,263%	21.499.565,67	30	486.613,63			32.049.135,41
01-jun-16	30-jun-16	20,54%	30,810%	2,263%	2,263%	21.499.565,67	30	486.613,63			32.535.749,04
01-jul-16	31-jul-16	21,34%	32,010%	2,341%	2,341%	21.499.565,67	30	503.351,09			33.039.100,13
01-ago-16	31-ago-16	21,34%	32,010%	2,341%	2,341%	21.499.565,67	30	503.351,09			33.542.451,22
01-sep-16	05-sep-16	21,34%	32,010%	2,341%	2,341%	21.499.565,67	5	83.891,85			33.626.343,06
01-oct-16	31-oct-16	21,99%	32,985%	2,404%	2,404%	21.499.565,67	30	516.847,90			34.143.190,96
01-nov-16	30-nov-16	21,99%	32,985%	2,404%	2,404%	21.499.565,67	30	516.847,90			34.660.038,86
01-dic-16	31-dic-16	21,99%	32,985%	2,404%	2,404%	21.499.565,67	30	516.847,90			35.176.886,75
01-ene-17	31-ene-17	22,34%	33,510%	2,438%	2,438%	21.499.565,67	30	524.077,88			35.700.964,63
01-feb-17	28-feb-17	22,34%	33,510%	2,438%	2,438%	21.499.565,67	30	524.077,88			36.225.042,51
01-mar-17	31-mar-17	22,34%	33,510%	2,438%	2,438%	21.499.565,67	30	524.077,88			36.749.120,40
01-abr-17	30-abr-17	22,33%	33,495%	2,437%	2,437%	21.499.565,67	30	523.871,67			37.272.992,07
01-may-17	31-may-17	22,33%	33,495%	2,437%	2,437%	21.499.565,67	30	523.871,67			37.796.863,74
01-jun-17	30-jun-17	22,33%	33,495%	2,437%	2,437%	21.499.565,67	30	523.871,67			38.320.735,41
01-jul-17	31-jul-17	21,98%	32,970%	2,403%	2,403%	21.499.565,67	30	516.640,94			38.837.376,35
01-ago-17	31-ago-17	21,98%	32,970%	2,403%	2,403%	21.499.565,67	30	516.640,94			39.354.017,29
01-sep-17	30-sep-17	21,48%	32,220%	2,355%	2,355%	21.499.565,67	30	506.265,80			39.860.283,09
01-oct-17	31-oct-17	21,15%	31,725%	2,323%	2,323%	21.499.565,67	30	499.388,61			40.359.671,70
01-nov-17	30-nov-17	20,96%	31,440%	2,304%	2,304%	21.499.565,67	30	495.418,26			40.855.089,96
01-dic-17	31-dic-17	20,77%	31,155%	2,286%	2,286%	21.499.565,67	30	491.440,01			41.346.529,97
01-ene-18	31-ene-18	20,69%	31,035%	2,278%	2,278%	21.499.565,67	30	489.762,59			41.836.292,56
01-feb-18	28-feb-18	21,01%	31,515%	2,309%	2,309%	21.499.565,67	30	496.463,85			42.332.756,41
01-mar-18	31-mar-18	20,68%	31,020%	2,277%	2,277%	21.499.565,67	30	489.552,81			42.822.309,23
01-abr-18	30-abr-18	20,48%	30,720%	2,257%	2,257%	21.499.565,67	30	485.352,65			43.307.661,88
01-may-18	31-may-18	20,44%	30,660%	2,254%	2,254%	21.499.565,67	30	484.511,56			43.792.173,43
01-jun-18	30-jun-18	20,28%	30,420%	2,238%	2,238%	21.499.565,67	30	481.143,64			44.273.317,07
01-jul-18	31-jul-18	20,03%	30,045%	2,213%	2,213%	21.499.565,67	30	475.869,88			44.749.186,94
01-ago-18	31-ago-18	19,94%	29,910%	2,205%	2,205%	21.499.565,67	30	473.967,91			45.223.154,85
01-sep-18	30-sep-18	19,81%	29,715%	2,192%	2,192%	21.499.565,67	30	471.217,42			45.694.372,27
01-oct-18	31-oct-18	19,63%	29,445%	2,174%	2,174%	21.499.565,67	30	467.402,79			46.161.775,06

01-nov-18	30-nov-18	19,49%	29,235%	2,160%	2,160%	21.499.565,67	30	464.430,81			46.626.205,87
01-dic-18	31-dic-18	19,40%	29,100%	2,151%	2,151%	21.499.565,67	30	462.517,91			47.088.723,78
01-ene-19	31-ene-19	19,16%	28,740%	2,128%	2,128%	21.499.565,67	30	457.407,87			47.546.131,65
01-feb-19	28-feb-19	19,70%	29,550%	2,181%	2,181%	21.499.565,67	30	468.887,12			48.015.018,77
01-mar-19	31-mar-19	19,37%	29,055%	2,148%	2,148%	21.499.565,67	30	461.879,87			48.476.898,64
01-abr-19	30-abr-19	19,32%	28,980%	2,143%	2,143%	21.499.565,67	30	460.816,02			48.937.714,66
01-may-19	31-may-19	19,34%	29,010%	2,145%	2,145%	21.499.565,67	30	461.241,63			49.398.956,29
01-jun-19	30-jun-19	19,30%	28,950%	2,141%	2,141%	21.499.565,67	30	460.390,32			49.859.346,60
01-jul-19	31-jul-19	19,28%	28,920%	2,139%	2,139%	21.499.565,67	30	459.964,53			50.319.311,13
01-ago-19	31-ago-19	19,32%	28,980%	2,143%	2,143%	21.499.565,67	30	460.816,02			50.780.127,15
01-sep-19	30-sep-19	19,32%	28,980%	2,143%	2,143%	21.499.565,67	30	460.816,02			51.240.943,16
01-oct-19	31-oct-19	19,10%	28,650%	2,122%	2,122%	21.499.565,67	30	456.128,31			51.697.071,48
01-nov-19	30-nov-19	19,03%	28,545%	2,115%	2,115%	21.499.565,67	30	454.634,46			52.151.705,94
01-dic-19	30-dic-19	18,91%	28,365%	2,103%	2,103%	21.499.565,67	30	452.070,97			52.603.776,91
01-ene-20	31-ene-20	18,77%	28,155%	2,089%	2,089%	21.499.565,67	30	449.076,05			53.052.852,96
01-feb-20	29-feb-20	19,06%	28,590%	2,118%	2,118%	21.499.565,67	30	455.274,82			53.508.127,78
01-mar-20	31-mar-20	18,95%	28,425%	2,107%	2,107%	21.499.565,67	30	452.925,83			53.961.053,61
01-abr-20	30-abr-20	18,69%	28,035%	2,081%	2,081%	21.499.565,67	30	447.362,65			53.955.490,43
01-may-20	31-may-20	18,19%	27,285%	2,031%	2,031%	21.499.565,67	30	436.620,44			53.944.748,22
SUBTOTALES:						>>>> 21.499.565,67	2098	33.345.471,03			53.944.748,22

TOTAL: CAPITAL+INTERESES	\$53.944.748,22
INTERESES DE PLAZO	\$3.214.906,98
PRIMAS DE SEGURO	\$53.694,33
TOTAL LIQUIDACIÓN DE CRÉDITO	\$57.213.349,53
GRAN TOTAL LIQUIDACIÓN DE CRÉDITO	\$97.228.673,70

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,


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