

ABOGADOS & ASOCIADOS

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Cali - Colombia

Señor

JUEZ 2 CIVIL MUNICIPAL DE POPAYAN
POPAYAN --- CAUCA
E. S. D.

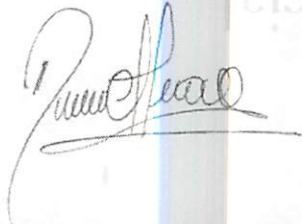
REFERENCIA : PROCESO EJECUTIVO
DEMANDANTE : BANCO AV VILLAS
DEMANDADO : CECILIA DENISE SANCHEZ TOBAR
RADICACION : 2016-417

ASUNTO: APORTAR LIQUIDACION DE CREDITO

DIANA CATALINA OTERO GUZMAN, mayor de edad, vecina de esta ciudad, de condiciones civiles conocidas por su despacho, obrando en mi calidad de apoderada de la parte demandante dentro del proceso de la referencia, dentro del término legal oportuno, por medio del presente escrito me permito:

PRIMERO: Me permito aportar la liquidación actualizada del crédito Actualizada

Del señor Juez, Atentamente,



DIANA CATALINA OTERO GUZMAN
CC. No. 1.144.043.088 de Cali
T. P. No. 342.847 del C. S. J.

EXTRACTO DE CREDITO

Fecha : 8/7/2021

Deudor	SANCHEZ TOBAR CECILIA DENISE
Cédula	34545992
Crédito	1376828
Fecha de Desembolso	21/12/2011
Plazo Total Actual	180
Plazo Restante a 31/12/1999	0
Plan de Amortización Actual	Cuota fija en pesos
Día Límite de Pago Mensual	21

Vivienda No Vis
16,58%

Tipo Cartera
Tasa Pactada

MOVIMIENTO EN PESOS													Credito en Pesos												
Fecha Limite de Pago	Fecha de Pago	Cuotas Pagadas	Pago en Pesos	Cuentas por Cobrar	Seguros	Otros Seguros	Honorarios	Otros Gastos	Excedentes	Interes Mora	Interes Corriente	Interes Cobertura Cond.	Capital	INTERES DE MORA				INTERES REMUNERATORIO				Abono a Capital	Saldo Capital	Saldo Capital	
														Tasa EA(%) Mora	Número días en Mora	Interes Mora	Tasa EA(%) Corriente	Número días Corriente	Interes Corriente	Interés Cobertura Cond.					
21/01/2012	20/01/2012	1	972.480	0	137.188	0	0	0	0	0	682.399	0	152.893	0	0.0000	0	0.1199	31	682.399	0	152.893	71.847.107	71.847.107	71.847.107	
21/01/2012	20/01/2012	0	207	0	0	0	0	0	207	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.847.107	71.847.107	71.847.107	
21/01/2012	16/02/2012	0	972.687	0	0	0	0	0	972.687	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.847.107	71.847.107	71.847.107	
21/02/2012	02/03/2012	1	127.935	0	69.516	0	0	0	-976.564	6.245	924.387	0	104.351	0.2480	10	6.245	0.1558	31	924.387	0	104.351	71.742.756	71.742.756	71.742.756	
21/02/2012	02/03/2012	0	12.665	0	0	0	0	0	12.665	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.742.756	71.742.756	71.742.756	
21/03/2012	22/03/2012	1	1.085.721	0	69.081	0	0	0	-12.722	6.24	923.044	0	105.694	0.2477	1	6.24	0.1558	29	923.044	0	105.694	71.637.062	71.637.062	71.637.062	
21/03/2012	22/03/2012	0	22.279	0	0	0	0	0	22.279	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.637.062	71.637.062	71.637.062	
21/04/2012	20/04/2012	1	1.077.435	0	71.462	0	0	0	-22.388	0	921.263	0	107.098	0	0	0	0.1657	31	921.263	0	107.098	71.529.964	71.529.964	71.529.964	
21/04/2012	20/04/2012	0	565	0	0	0	0	0	565	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.529.964	71.529.964	71.529.964	
21/05/2012	26/05/2012	1	1.099.158	0	72.214	0	0	0	-566	3.080	914.433	0	109.997	0.2453	5	3.080	0.1647	30	914.433	0	109.997	71.419.967	71.419.967	71.419.967	
21/05/2012	26/05/2012	0	842	0	0	0	0	0	842	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.419.967	71.419.967	71.419.967	
21/06/2012	28/06/2012	1	1.094.857	0	69.909	0	0	0	-845	4.300	910.095	0	111.398	0.2454	7	4.300	0.1641	31	910.095	0	111.398	71.308.569	71.308.569	71.308.569	
21/06/2012	28/06/2012	0	20.348	0	0	0	0	0	20.348	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.308.569	71.308.569	71.308.569	
21/07/2012	02/08/2012	1	1.078.528	0	70.056	0	0	0	-20.392	7.371	908.675	0	112.818	0.2454	12	7.371	0.1641	30	908.675	0	112.818	71.195.751	71.195.751	71.195.751	
21/07/2012	02/08/2012	0	12.467	0	0	0	0	0	12.467	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.195.751	71.195.751	71.195.751	
21/08/2012	28/08/2012	1	1.083.305	0	69.783	0	0	0	-12.471	4.300	907.238	0	114.255	0.2454	7	4.300	0.1641	31	907.238	0	114.255	71.081.496	71.081.496	71.081.496	
21/08/2012	28/08/2012	0	15.745	0	0	0	0	0	15.745	0	0	0	0	0	0	0	0.0000	0	0	0	0	71.081.496	71.081.496	71.081.496	
21/09/2012	24/09/2012	1	1.079.063	0	71.471	0	0	0	-15.744	1.843	905.782	0	115.711	0.2454	3	1.843	0.1641	31	905.782	0	115.711	70.965.785	70.965.785	70.965.785	
21/09/2012	24/09/2012	0	18.437	0	0	0	0	0	18.437	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.965.785	70.965.785	70.965.785	
21/10/2012	29/10/2012	1	1.079.559	0	71.620	0	0	0	-18.468	4.914	904.307	0	117.186	0.2454	8	4.914	0.1641	30	904.307	0	117.186	70.848.599	70.848.599	70.848.599	
21/10/2012	29/10/2012	0	15.115	0	0	0	0	0	15.115	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.848.599	70.848.599	70.848.599	
21/11/2012	27/11/2012	1	1.081.498	0	71.468	0	0	0	-15.148	3.685	902.814	0	118.679	0.2453	6	3.685	0.1641	31	902.814	0	118.679	70.729.920	70.729.920	70.729.920	
21/11/2012	27/11/2012	0	12.576	0	0	0	0	0	12.576	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.729.920	70.729.920	70.729.920	
21/12/2012	22/12/2012	1	1.080.713	0	71.188	0	0	0	-12.582	6.14	901.302	0	120.191	0.2452	1	6.14	0.1641	30	901.302	0	120.191	70.609.729	70.609.729	70.609.729	
21/12/2012	22/12/2012	0	19.712	0	0	0	0	0	19.712	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.609.729	70.609.729	70.609.729	
21/01/2013	01/01/2013	1	1.080.115	0	71.548	0	0	0	-19.701	6.775	899.770	0	121.723	0.2461	11	6.775	0.1641	31	899.770	0	121.723	70.488.006	70.488.006	70.488.006	
21/01/2013	01/01/2013	0	13.885	0	0	0	0	0	13.885	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.488.006	70.488.006	70.488.006	
21/02/2013	19/02/2013	1	1.077.311	0	70.443	0	0	0	-13.896	0	897.390	0	123.374	0	0	0	0.1639	31	897.390	0	123.374	70.364.632	70.364.632	70.364.632	
21/02/2013	19/02/2013	0	1.689	0	0	0	0	0	1.689	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.364.632	70.364.632	70.364.632	
21/02/2013	02/04/2013	0	1.100.000	0	0	0	0	0	1.100.000	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.364.632	70.364.632	70.364.632	
02/04/2013	10/04/2013	1	310.705	0	97.635	0	0	0	-1.102.947	6.318	1.184.855	0	124.844	0.2265	8	6.318	0.1510	40	1.184.855	0	124.844	70.239.788	70.239.788	70.239.788	
02/04/2013	10/04/2013	0	18.662	0	0	0	0	0	18.662	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.239.788	70.239.788	70.239.788	
02/05/2013	02/05/2013	1	1.073.869	0	71.075	0	0	0	-18.697	0	895.056	0	126.435	0	0	0	0	0.1641	30	895.056	0	126.435	70.113.353	70.113.353	70.113.353
02/05/2013	02/05/2013	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0.0000	0	0	0	0	70.113.353	70.113.353	70.113.353	
02/06/2013	04/06/2013	1	1.092.494	0	71.003	0	0	0	0	0	893.445	0	128.046	0	0	0	0.1641	31	893.445	0	128.046	69.985.307	69.985.307	69.985.307	
02/06/2013	04/06/2013	0	6	0	0	0	0	0	6	0	0	0	0	0	0	0	0.0000	0	0	0	0	69.985.307	69.985.307	69.985.307	
02/07/2013	02/07/2013	1	1.092.413	0	70.929	0	0	0	-7	0	891.813	0	129.678	0	0	0	0.1641	30	891.813	0	129.678	69.855.629	69.855.629	69.855.629	
02/07/2013	02/07/2013	0	7.587	0	0	0	0	0	7.587	0	0	0	0	0	0	0	0.0000	0	0	0	0	69.855.629	69.855.629	69.855.629	
02/08/2013	06/08/2013	1	1.087.951	0	71.604	0	0	0	-7.608	2.464	890.161	0	131.330	0.2461	4	2.464	0.1641	31	890.161	0	131.330	69.724.299	69.724.299	69.724.299	
02/08/2013	06/08/2013	0	32.049	0	0	0	0	0	32.049	0	0	0	0	0	0	0	0.0000	0	0	0	0	69.724.299	69.724.299	69.724.299	
02/09/2013	02/11/2013	1	1.100.892	0	73.992	0	0	0	-32.163	37.572	888.487	0	133.004	0.2461	61	37.572	0.1641	31	888.487	0	133.004	69.591.295	69.591.295	69.591.295	
02/10/2013	02/11/2013	1	1.115.500	0	74.915	0	0	0	19.094	0	886.792	0	134.699	0.2461	31	19.094	0.1641	30	886.792	0	134.699	69.456.596	69.456.596	69.456.596	
02/11/2013	02/11/2013	1	1.093.748	0	72.257	0	0	0	0	0	885.076	0	136.415	0	0	0	0	0.1641	31	885.076	0	136.415	69.320.181	69.320.181	69.320.181
02/11/2013	02/11/2013	0	3.949	0	0	0	0	0	3.949	0	0	0	0	0	0	0	0.0000	0	0	0	0	69.3			

MOVIMIENTO EN PESOS												Credito en Pesos											
												INTERES DE MORA											
												INTERES REMUNERATORIO											
Fecha Limite de Pago	Fecha de Pago	Cuentas Pagadas	Pago en Pesos	Cuentas por Cobrar	Seguros	Otros Seguros	Honorarios	Otros Gastos	Excedentes	Interes Mora	Interes Corriente	Interes Cobertura Cond.	Capital	Tasa EA(%) Mora	Número dias en Mora	Interes Mora	Tasa EA(%) Corriente	Número dias Corriente	Interes Corriente	Interes Cobertura Cond.	Abono a Capital	Saldo Capital	
02/04/2014	28/07/2014		1	1.156.285	0	77.544	0	0	-14.814	72.064	876.160	0	145.331	145.331	0.2461	117	72.064	0.1641	31	876.160	0	145.331	68.611.582
02/05/2014	28/07/2014		1	1.152.963	0	77.886	0	0	0	53.586	874.308	0	147.183	147.183	0.2461	87	53.586	0.1641	30	874.308	0	147.183	68.464.399
02/05/2014	28/07/2014		0	490.752	0	0	0	0	490.752	0	0	0	0	0	0	0	0	0.0000	0	0	0	0	68.464.399

Fórmula para cálculo de intereses remuneratorios desde 1999/01/01 hasta 2002/03/06

Interés = ((1+tasa)^{n1/365}-1)*CapitalAntes - ((1+tasa)^{n2/365}-1)*CapitalNuevo
n1 = número de días que hay entre la fecha desde donde debe intereses hasta la fecha de pago
n2 = número de días que hay entre la fecha hasta donde deja cubiertos los intereses y la fecha de pago
CapitalAntes = saldo de capital antes de aplicar el abono
CapitalNuevo = saldo de capital que queda después de aplicar el abono

Fórmula para cálculo de intereses remuneratorios antes de 1999/01/01 y después de 2002/03/05

Interés = ((1+tasa)^{n/12}-1) * Capital

(*) Las discriminaciones que no se incluyen son anteriores al nacimiento de la UVR o no se encuentran disponibles en históricos.

LIQUIDACIÓN CRÉDITOS



OBLIGACIÓN
FECHA LIQUIDACIÓN
FECHA MORA
CAPITAL ADEUDADO
TASA PACTADA
DÍAS A LIQUIDAR
MESES A LIQUIDAR

Gomezj

1376828
02 de agosto del 2021
02 de junio del 2014
68.464.399
16,58%
2.618
87

TITULAR
SANCHEZ TOBAR CECILIA DENISE

DATOS LIQUIDACIÓN
CAPITAL ADEUDADO
INTERESES
LIQUIDACIÓN

Id	FECHA	tasa pactada mora	Tasa Usura	Var (a)	Tasa Mensual Aplicada	Días	Capital	Interes de Mora
1	30/06/2014	24,87%	29,45%	062014	24,87%	28	68.464.399	1.176.493
2	31/07/2014	24,87%	29,00%	072014	24,87%	31	68.464.399	1.303.739
3	31/08/2014	24,87%	29,00%	082014	24,87%	31	68.464.399	1.303.739
4	30/09/2014	24,87%	29,00%	092014	24,87%	30	68.464.399	1.261.298
5	31/10/2014	24,87%	28,76%	102014	24,87%	31	68.464.399	1.303.739
6	30/11/2014	24,87%	28,76%	112014	24,87%	30	68.464.399	1.261.298
7	31/12/2014	24,87%	28,76%	122014	24,87%	31	68.464.399	1.303.739
8	31/01/2015	24,87%	28,82%	012015	24,87%	31	68.464.399	1.303.739
9	28/02/2015	24,87%	28,82%	022015	24,87%	28	68.464.399	1.176.493
10	31/03/2015	24,87%	28,82%	032015	24,87%	31	68.464.399	1.303.739
11	30/04/2015	24,87%	29,06%	042015	24,87%	30	68.464.399	1.261.298
12	31/05/2015	24,87%	29,06%	052015	24,87%	31	68.464.399	1.303.739
13	30/06/2015	24,87%	29,06%	062015	24,87%	30	68.464.399	1.261.298
14	31/07/2015	24,87%	28,89%	072015	24,87%	31	68.464.399	1.303.739
15	31/08/2015	24,87%	28,89%	082015	24,87%	31	68.464.399	1.303.739
16	30/09/2015	24,87%	28,89%	092015	24,87%	30	68.464.399	1.261.298
17	31/10/2015	24,87%	29,00%	102015	24,87%	31	68.464.399	1.303.739
18	30/11/2015	24,87%	29,00%	112015	24,87%	30	68.464.399	1.261.298
19	31/12/2015	24,87%	29,00%	122015	24,87%	31	68.464.399	1.303.739
20	30/01/2016	24,87%	29,52%	012016	24,87%	31	68.464.399	1.303.739
21	29/02/2016	24,87%	29,52%	022016	24,87%	28	68.464.399	1.176.493
22	31/03/2016	24,87%	30,81%	032016	24,87%	31	68.464.399	1.303.739
23	30/04/2016	24,87%	30,81%	042016	24,87%	30	68.464.399	1.261.298
24	31/05/2016	24,87%	30,81%	052016	24,87%	31	68.464.399	1.303.739
25	30/06/2016	24,87%	30,81%	062016	24,87%	30	68.464.399	1.261.298
26	31/07/2016	24,87%	32,01%	072016	24,87%	31	68.464.399	1.303.739
27	31/08/2016	24,87%	32,01%	082016	24,87%	31	68.464.399	1.303.739
28	30/09/2016	24,87%	32,01%	092016	24,87%	30	68.464.399	1.261.298
29	31/10/2016	24,87%	32,99%	102016	24,87%	31	68.464.399	1.303.739
30	30/11/2016	24,87%	32,99%	112016	24,87%	30	68.464.399	1.261.298
31	31/12/2016	24,87%	32,99%	122016	24,87%	31	68.464.399	1.303.739
32	31/01/2017	24,87%	33,51%	012017	24,87%	31	68.464.399	1.303.739
33	28/02/2017	24,87%	33,51%	022017	24,87%	28	68.464.399	1.176.493
34	31/03/2017	24,87%	33,51%	032017	24,87%	31	68.464.399	1.303.739
35	30/04/2017	24,87%	33,50%	042017	24,87%	30	68.464.399	1.261.298
36	31/05/2017	24,87%	33,50%	052017	24,87%	31	68.464.399	1.303.739
37	30/06/2017	24,87%	33,50%	062017	24,87%	30	68.464.399	1.261.298
38	31/07/2017	24,87%	32,97%	072017	24,87%	31	68.464.399	1.303.739
39	31/08/2017	24,87%	32,97%	082017	24,87%	31	68.464.399	1.303.739
40	30/09/2017	24,87%	32,22%	092017	24,87%	30	68.464.399	1.261.298
41	31/10/2017	24,87%	31,73%	102017	24,87%	31	68.464.399	1.303.739
42	30/11/2017	24,87%	31,44%	112017	24,87%	30	68.464.399	1.261.298
43	31/12/2017	24,87%	31,16%	122017	24,87%	31	68.464.399	1.303.739
44	31/01/2018	24,87%	31,04%	012018	24,87%	31	68.464.399	1.303.739
45	28/02/2018	24,87%	31,52%	022018	24,87%	28	68.464.399	1.176.493
46	31/03/2018	24,87%	31,02%	032018	24,87%	31	68.464.399	1.303.739
47	30/04/2018	24,87%	30,72%	042018	24,87%	30	68.464.399	1.261.298
48	31/05/2018	24,87%	30,66%	052018	24,87%	31	68.464.399	1.303.739
49	30/06/2018	24,87%	30,42%	062018	24,87%	30	68.464.399	1.261.298
50	31/07/2018	24,87%	30,05%	072018	24,87%	31	68.464.399	1.303.739
51	31/08/2018	24,87%	29,91%	082018	24,87%	31	68.464.399	1.303.739
52	30/09/2018	24,87%	29,72%	092018	24,87%	30	68.464.399	1.261.298
53	31/10/2018	24,87%	29,45%	102018	24,87%	31	68.464.399	1.303.739
54	30/11/2018	24,87%	29,24%	112018	24,87%	30	68.464.399	1.261.298
55	31/12/2018	24,87%	29,10%	122018	24,87%	31	68.464.399	1.303.739
56	31/01/2019	24,87%	28,74%	012019	24,87%	31	68.464.399	1.303.739
57	28/02/2019	24,87%	29,55%	022019	24,87%	28	68.464.399	1.176.493
58	31/03/2019	24,87%	29,06%	032019	24,87%	31	68.464.399	1.303.739
59	30/04/2019	24,87%	28,98%	042019	24,87%	30	68.464.399	1.261.298
60	31/05/2019	24,87%	29,01%	052019	24,87%	31	68.464.399	1.303.739
61	30/06/2019	24,87%	28,95%	062019	24,87%	30	68.464.399	1.261.298
62	31/07/2019	24,87%	28,92%	072019	24,87%	31	68.464.399	1.303.739
63	31/08/2019	24,87%	28,98%	082019	24,87%	31	68.464.399	1.303.739
64	30/09/2019	24,87%	28,98%	092019	24,87%	31	68.464.399	1.303.739
65	31/10/2019	24,87%	28,65%	102019	24,87%	31	68.464.399	1.303.739
66	30/11/2019	24,87%	28,55%	112019	24,87%	31	68.464.399	1.303.739
67	31/12/2019	24,87%	28,37%	122019	24,87%	31	68.464.399	1.303.739
68	31/01/2020	24,87%	28,16%	012020	24,87%	31	68.464.399	1.303.739
69	29/02/2020	24,87%	28,59%	022020	24,87%	29	68.464.399	1.218.883
70	31/03/2020	24,87%	28,43%	032020	24,87%	31	68.464.399	1.303.739



OBLIGACIÓN
FECHA LIQUIDACIÓN
FECHA MORA
CAPITAL ADEUDADO
TASA PACTADA
DÍAS A LIQUIDAR
MESES A LIQUIDAR

1376828
02 de agosto del 2021
02 de junio del 2014
68.464.399
16,58%
2.618
87

TITULAR
SANCHEZ TOBAR CECILIA DENISE

DATOS LIQUIDACIÓN	
CAPITAL ADEUDADO	68.464.399
INTERESES	110.083.445
LIQUIDACIÓN	178.547.844

Gomezj

Id	FECHA	tasa pactada mora	Tasa Usura	Var (a)	Tasa Mensual Aplicada	Dias	Capital	Interes de Mora
71	30/04/2020	24,87%	28,03%	042020	24,87%	30	68.464.399	1.261.298
72	31/05/2020	24,87%	27,29%	052020	24,87%	30	68.464.399	1.261.298
73	30/06/2020	24,87%	27,18%	062020	24,87%	30	68.464.399	1.261.298
74	31/07/2020	24,87%	27,18%	072020	24,87%	31	68.464.399	1.303.739
75	31/08/2020	24,87%	27,44%	082020	24,87%	31	68.464.399	1.303.739
76	30/09/2020	24,87%	27,53%	092020	24,87%	30	68.464.399	1.261.298
77	31/10/2020	24,87%	27,14%	102020	24,87%	31	68.464.399	1.303.739
78	30/11/2020	24,87%	26,76%	112020	24,87%	30	68.464.399	1.261.298
79	31/12/2020	24,87%	26,16%	122020	24,87%	31	68.464.399	1.303.739
80	31/01/2021	24,87%	25,98%	012021	24,87%	31	68.464.399	1.303.739
81	28/02/2021	24,87%	26,31%	022021	24,87%	28	68.464.399	1.176.493
82	31/03/2021	24,87%	26,12%	032021	24,87%	31	68.464.399	1.303.739
83	30/04/2021	24,87%	25,97%	042021	24,87%	30	68.464.399	1.261.298
84	31/05/2021	24,87%	25,83%	052021	24,87%	31	68.464.399	1.303.739
85	30/06/2021	24,87%	25,82%	062021	24,87%	30	68.464.399	1.261.298
86	31/07/2021	24,87%	25,77%	072021	24,87%	31	68.464.399	1.303.739
87	2/08/2021	24,87%	25,86%	082021	24,87%	2	68.464.399	83.372