



Señor
JUEZ PRIMERO CIVIL MUNICIPAL DE IBAGUE, TOLIMA
E. S. D.

REF. PROCESO EJECUTIVO PARA LA EFECTIVIDAD DE LA GARANTIA REAL BANCO
AV VILLAS contra LINA MARIA GOMEZ NUÑEZ
RADICACION No. 73001400300120190051700

En mi condición de apoderada judicial de la parte actora en el proceso de la referencia, comedidamente me permito presentar a su Señoría, la liquidación del crédito en un (1) folio, conforme lo establece el artículo 446 del C. G. P.

En la liquidación se tuvo en cuenta los abonos o pagos realizados posteriores a la presentación de la demanda, tal como se observa en el extracto del crédito anexo a este escrito en dos (2) folios.

Del Señor Juez,

Atentamente,

CLAUDIA LILIANA ISAZA SANCHEZ
Cédula No. 28.549.300 de Ibagué
T. P No. 197567 del C. S. de la J.

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

2070070
07 de mayo del 2021
02 de febrero del 2021
49.909.161
14,50%
94
4

TITULAR
GOMEZ NUNEZ LINA MARIA
DATOS LIQUIDACIÓN
CAPITAL ADEUDADO
INTERESES
LIQUIDACIÓN

Gomezjj

Id	FECHA	tasa pactada mora	Tasa Usura	Var (a)	Tasa Mensual Aplicada	Dias	Capital	Interes de Mora
1	28/02/2021	21,75%	26,31%	022021	21,75%	26	49.909.161	704.584
2	31/03/2021	21,75%	26,12%	032021	21,75%	31	49.909.161	841.217
3	30/04/2021	21,75%	25,97%	042021	21,75%	30	49.909.161	813.861
4	7/05/2021	21,75%	25,83%	052021	21,75%	7	49.909.161	188.725

EXTRACTO DE CREDITO

Fecha : 5/7/2021

Deudor	GOMEZ NUNEZ LINA MARIA		
Cédula	38140783		
Crédito	2070070		
Fecha de Desembolso	17/05/2016		
Plazo Total Actual	180		
Plazo Restante a 31/12/1999	0		
Plan de Amortizacion Actual	Cuota fija en pesos	Tipo Cartera	Vivienda Vis
Dia Limite de Pago Mensual	17	Tasa Pactada	14,50%

														Crédito en Pesos												
MOVIMIENTO EN PESOS														INTERES DE MORA				INTERES REMUNERATORIO						Abono a Capit	Saldo Capital	Saldo Capital
Fecha Límite 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	Capital Mora	Tasa EA(%) Mora	Número días en Mora	Interes Mora	Tasa EA(%) Corriente	Número días Corriente	Interés Corriente	Interés Cobertura Cond.					
17/05/2016	17/05/2016	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,1450	0	0	0	0	0	0	60.366.495	60.366.495
17/06/2016	29/06/2016	1	670.000	0	54.610	0	0	0	-22.829	967	685.016	197.624	149.860	149.860	0,2168	12	967	0,1450	31	685.016	197.624	149.860	60.216.635	60.216.635		
17/07/2016	28/07/2016	1	715.606	0	54.523	0	0	0	22.936	894	683.316	197.133	151.070	151.070	0,2169	11	894	0,1450	30	683.316	197.133	151.070	60.065.565	60.065.565		
17/07/2016	28/07/2016	0	4.394	0	0	0	0	0	4.394	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	60.065.565	60.065.565
17/08/2016	25/08/2016	1	650.000	0	54.330	0	0	0	-42.237	655	681.601	196.639	152.290	152.290	0,2167	8	655	0,1450	31	681.601	196.639	152.290	59.913.275	59.913.275		
17/09/2016	05/10/2016	1	730.000	0	54.562	0	0	0	36.700	1.486	679.873	196.140	153.519	153.519	0,2168	18	1.486	0,1450	31	679.873	196.140	153.519	59.759.756	59.759.756		
17/10/2016	27/10/2016	1	693.528	0	54.269	0	0	0	1.174	832	678.131	195.637	154.759	154.759	0,2167	10	832	0,1450	30	678.131	195.637	154.759	59.604.997	59.604.997		
17/10/2016	27/10/2016	0	2.472	0	0	0	0	0	2.472	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	59.604.997	59.604.997
17/10/2016	06/12/2016	0	700.000	0	0	0	0	0	700.000	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	59.604.997	59.604.997
02/12/2016	23/12/2016	1	266.810	0	81.954	0	0	0	-702.542	1.762	1.025.472	295.844	156.008	156.008	0,2168	21	1.762	0,1484	46	1.025.472	295.844	156.008	59.448.989	59.448.989		
02/12/2016	23/12/2016	0	2.190	0	0	0	0	0	2.190	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	59.448.989	59.448.989
02/01/2017	10/01/2017	1	639.917	0	53.995	0	0	0	-2.191	690	604.139	194.620	177.904	177.904	0,1935	8	690	0,1290	31	604.139	194.620	177.904	59.271.085	59.271.085		
02/01/2017	10/01/2017	0	60.083	0	0	0	0	0	60.083	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	59.271.085	59.271.085
02/02/2017	04/02/2017	1	570.000	0	54.363	0	0	0	-71.959	174	602.331	194.038	179.129	179.129	0,1935	2	174	0,1290	31	602.331	194.038	179.129	59.091.956	59.091.956		
02/03/2017	03/03/2017	1	570.000	0	55.739	0	0	0	-73.249	87	600.511	193.451	180.363	180.363	0,1925	1	87	0,1290	28	600.511	193.451	180.363	58.911.593	58.911.593		
02/04/2017	28/04/2017	1	781.764	0	56.474	0	0	0	86.449	2.257	668.506	192.861	160.939	160.939	0,2175	26	2.257	0,1450	31	668.506	192.861	160.939	58.750.654	58.750.654		
02/04/2017	28/04/2017	0	193.236	0	0	0	0	0	193.236	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	58.750.654	58.750.654
02/05/2017	06/06/2017	1	501.831	0	56.582	0	0	0	-194.397	3.062	666.680	192.334	162.238	162.238	0,2175	35	3.062	0,1450	30	666.680	192.334	162.238	58.588.416	58.588.416		
02/05/2017	06/06/2017	0	68.169	0	0	0	0	0	68.169	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	58.588.416	58.588.416
02/06/2017	24/07/2017	1	630.193	0	57.464	0	0	0	-68.443	4.587	664.839	191.803	163.549	163.549	0,2175	52	4.587	0,1450	31	664.839	191.803	163.549	58.424.867	58.424.867		
02/06/2017	24/07/2017	0	36.807	0	0	0	0	0	36.807	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	58.424.867	58.424.867
02/07/2017	02/08/2017	1	659.269	0	56.746	0	0	0	-36.818	2.756	662.983	191.267	164.869	164.869	0,2175	31	2.756	0,1450	30	662.983	191.267	164.869	58.259.998	58.259.998		
02/07/2017	02/08/2017	0	731	0	0	0	0	0	731	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	58.259.998	58.259.998
02/08/2017	02/08/2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,1450	0	0	0	0	0	0	58.259.998	58.259.998
02/08/2017	14/09/2017	1	680.000	0	52.493	0	0	0	-12.931	3.854	661.112	190.728	166.200	0	0,0000	0	3.854	0,0000	0	661.112	190.728	166.200	58.093.798	58.093.798		
02/09/2017	04/10/2017	1	692.000	0	52.075	0	0	0	449	2.891	659.226	190.183	167.542	167.542	0,2175	32	2.891	0,1450	31	659.226	190.183	167.542	57.926.256	57.926.256		
02/10/2017	24/11/2017	1	705.763	0	52.580	0	0	0	11.771	4.828	657.325	189.635	168.894	168.894	0,2175	53	4.828	0,1450	30	657.325	189.635	168.894	57.757.362	57.757.362		
02/10/2017	24/11/2017	0	2.237	0	0	0	0	0	2.237	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	57.757.362	57.757.362
02/11/2017	29/01/2018	1	695.883	0	53.462	0	0	0	-2.246	8.081	655.409	189.082	170.259	170.259	0,2175	88	8.081	0,1450	31	655.409	189.082	170.259	57.587.103	57.587.103		
02/12/2017	29/01/2018	1	694.536	0	52.582	0	0	0	0	5.369	653.477	188.525	171.633	171.633	0,2175	58	5.369	0,1450	30	653.477	188.525	171.633	57.415.470	57.415.470		
02/12/2017	29/01/2018	0	9.581	0	0	0	0	0	9.581	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	57.415.470	57.415.470
02/01/2018	05/04/2018	1	688.723	0	53.167	0	0	0	-9.707	8.678	651.529	187.963	173.019	173.019	0,2175	93	8.678	0,1450	31	651.529	187.963	173.019	57.242.451	57.242.451		
02/01/2018	05/04/2018	0	311.277	0	0	0	0	0	311.277	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	57.242.451	57.242.451
02/02/2018	12/06/2018	1	389.134	0	54.355	0	0	0	-314.036	12.229	649.566	187.396	174.416	174.416	0,2175	130	12.229	0,1450	31	649.566	187.396	174.416	57.068.035	57.068.035		
02/03/2018	12/06/2018	1	610.866	0	54.652	0	0	0	-90.043	9.672	647.586	186.825	175.824	175.824	0,2175	102	9.672	0,1450	28	647.586	186.825	175.824	56.892.211	56.892.211		
02/04/2018	30/08/2018	1	983.518	0	55.958	0	0	0	90.387	14.339	645.591	0	177.243	177.243	0,2175	150	14.339	0,1450	31	645.591	0	177.243	56.714.968	56.714.968		
02/04/2018	30/08/2018	0	6.482	0	0	0	0	0	6.482	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	56.714.968	56.714.968
02/05/2018	25/09/2018	1	885.637	0	55.794	0	0	0	-6.481	14.069	643.580	0	178.675	178.675	0,2175	146	14.069	0,1450	30	643.580	0	178.675	56.536.293	56.536.293		
02/05/2018	25/09/2018	0	4.363	0	0	0	0	0	4.363	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	56.536.293	56.536.293
02/06/2018	31/10/2018	1	887.901	0	55.932	0	0	0	-4.368	14.668	641.552	0	180.117	180.117	0,2175	151	14.668	0,1450	31	641.552	0	180.117	56.356.176	56.356.176		
02/06/2018	31/10/2018	0	12.099	0	0	0	0	0	12.099	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	0	0	56.356.176	56.356.176
02/07/2018	10/12/2018	1	880.802	0	56.079	0	0	0	-12.123	15.766	639.509	0	181.571	181.571	0,2175	161	15.766	0,1450	30							

02/01/2019	03/04/2019	0	108.044	0	0	0	0	0	108.044	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	55.053.973	55.053.973
02/02/2019	28/06/2019	1	777.575	0	55.072	0	0	0	-109.439	15.125	624.732	0	192.085	192.085	0,2175	146	15.125	0,1450	31	624.732	0	192.085	54.861.888	54.861.888
02/02/2019	28/06/2019	0	122.425	0	0	0	0	0	122.425	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	54.861.888	54.861.888
02/03/2019	29/07/2019	1	764.908	0	55.950	0	0	0	-122.791	15.560	622.552	0	193.637	193.637	0,2175	149	15.560	0,1450	28	622.552	0	193.637	54.668.251	54.668.251
02/03/2019	29/07/2019	0	135.092	0	0	0	0	0	135.092	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	54.668.251	54.668.251
02/04/2019	06/09/2019	1	752.657	0	56.079	0	0	0	-135.504	16.528	620.355	0	195.199	195.199	0,2175	157	16.528	0,1450	31	620.355	0	195.199	54.473.052	54.473.052
02/04/2019	06/09/2019	0	7.343	0	0	0	0	0	7.343	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	54.473.052	54.473.052
02/05/2019	12/10/2019	1	880.916	0	56.055	0	0	0	-7.353	17.298	618.140	0	196.776	196.776	0,2175	163	17.298	0,1450	30	618.140	0	196.776	54.276.276	54.276.276
02/05/2019	12/10/2019	0	9.084	0	0	0	0	0	9.084	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	54.276.276	54.276.276
02/06/2019	19/11/2019	1	879.595	0	56.248	0	0	0	-9.110	18.187	615.907	0	198.363	198.363	0,2175	170	18.187	0,1450	31	615.907	0	198.363	54.077.913	54.077.913
02/06/2019	19/11/2019	0	10.405	0	0	0	0	0	10.405	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	54.077.913	54.077.913
02/07/2019	09/12/2019	1	959.423	0	55.873	0	83.088	0	-10.415	17.255	613.656	0	199.966	199.966	0,2175	160	17.255	0,1450	30	613.656	0	199.966	53.877.947	53.877.947
02/07/2019	09/12/2019	0	40.577	0	0	0	0	0	40.577	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	53.877.947	53.877.947
02/08/2019	20/01/2020	1	947.627	0	56.079	0	84.745	15.900	-40.649	18.585	611.387	0	201.580	201.580	0,2174	171	18.585	0,1450	31	611.387	0	201.580	53.676.367	53.676.367
02/08/2019	20/01/2020	0	52.373	0	0	0	0	0	52.373	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	53.676.367	53.676.367
02/09/2019	31/01/2020	1	851.756	0	51.254	0	40.615	0	-52.420	0	609.099	0	203.208	203.208	0,0000	151	0	0,1450	31	609.099	0	203.208	53.473.159	53.473.159
02/10/2019	31/01/2020	1	903.386	0	51.162	0	40.582	0	0	0	606.793	0	204.849	204.849	0,0000	121	0	0,1450	30	606.793	0	204.849	53.268.310	53.268.310
02/11/2019	31/01/2020	1	902.591	0	51.070	0	40.549	0	0	0	604.469	0	206.503	206.503	0,0000	90	0	0,1450	31	604.469	0	206.503	53.061.807	53.061.807
02/12/2019	31/01/2020	1	901.825	0	51.014	0	40.515	0	0	0	602.125	0	208.171	208.171	0,0000	60	0	0,1450	30	602.125	0	208.171	52.853.636	52.853.636
02/01/2020	31/01/2020	1	901.014	0	50.920	0	40.481	0	0	0	599.763	0	209.850	209.850	0,0000	29	0	0,1450	31	599.763	0	209.850	52.643.786	52.643.786
02/01/2020	31/01/2020	0	17.428	0	0	0	0	0	17.428	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	52.643.786	52.643.786
02/02/2020	04/02/2020	1	800.511	0	50.463	0	0	0	-17.434	225	534.983	0	232.274	232.274	0,1933	2	225	0,1290	31	534.983	0	232.274	52.411.512	52.411.512
02/02/2020	04/02/2020	0	89.489	0	0	0	0	0	89.489	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	52.411.512	52.411.512
02/03/2020	02/03/2020	1	758.001	0	50.285	0	0	31.000	-89.781	0	532.622	0	233.875	0	0,0000	0	0	0,1290	29	532.622	0	233.875	52.177.637	52.177.637
02/03/2020	02/03/2020	0	61.999	0	0	0	0	0	61.999	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	52.177.637	52.177.637
02/04/2020	12/05/2020	1	881.058	0	51.241	0	81.152	0	-62.852	4.621	592.092	0	214.804	214.804	0,2168	40	4.621	0,1450	31	592.092	0	214.804	51.962.833	51.962.833
02/05/2020	12/05/2020	1	818.942	0	50.803	0	80.736	0	-119.955	1.165	589.655	0	216.538	216.538	0,2169	10	1.165	0,1450	30	589.655	0	216.538	51.746.295	51.746.295
02/06/2020	10/06/2020	1	820.000	0	50.267	0	0	0	-36.690	939	587.197	0	218.287	218.287	0,2168	8	939	0,1450	31	587.197	0	218.287	51.528.008	51.528.008
02/07/2020	26/06/2020	1	840.000	0	49.508	0	0	0	27.229	0	522.105	0	241.158	0	0,0000	0	0	0,1286	30	522.105	0	241.158	51.286.850	51.286.850
02/08/2020	11/08/2020	1	800.000	0	50.024	0	0	0	-14.601	1.054	521.193	0	242.330	242.330	0,1929	9	1.054	0,1290	31	521.193	0	242.330	51.044.520	51.044.520
02/09/2020	23/10/2020	1	1.000.000	0	51.064	0	80.880	0	59.259	6.129	579.234	0	223.434	223.434	0,2169	51	6.129	0,1450	31	579.234	0	223.434	50.821.086	50.821.086
02/10/2020	13/11/2020	1	1.000.000	0	51.194	0	80.703	0	61.078	5.088	576.698	0	225.239	225.239	0,2168	42	5.088	0,1450	30	576.698	0	225.239	50.595.847	50.595.847
02/11/2020	24/11/2020	1	882.000	0	50.523	0	80.389	0	-52.799	2.687	574.142	0	227.058	227.058	0,2169	22	2.687	0,1450	31	574.142	0	227.058	50.368.789	50.368.789
02/12/2020	22/02/2021	1	1.000.000	0	51.573	0	81.057	0	56.801	10.113	571.566	0	228.890	228.890	0,2173	82	10.113	0,1450	30	571.566	0	228.890	50.139.899	50.139.899
02/01/2021	23/04/2021	1	983.786	0	52.691	0	82.852	15.000	19.723	13.813	568.969	0	230.738	230.738	0,2175	111	13.813	0,1450	31	568.969	0	230.738	49.909.161	49.909.161
02/01/2021	23/04/2021	0	16.214	0	0	0	0	0	16.214	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	49.909.161	49.909.161

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)^(1/12)-1) * Capital