

EXTRACTO DE CREDITO

Fecha : 3/22/2024

Deudor	GRANADOS CASTRO LUIS JESUS		
Cédula	14990242		
Crédito	2673877		
Fecha de Desembolso	26/09/2019		
Plazo Total Actual	110		
Plazo Restante a 31/12/1999	0		
Plan de Amortizacion Actual	Cuota fija en pesos	Tipo Cartera	Consumo
Dia Limite de Pago Mensual	10	Tasa Pactada	11,99%

														Crédito en Pesos												
MOVIMIENTO EN PESOS														INTERES DE MORA				INTERÉS REMUNERATORIO						Abono a Capital	Saldo Capital	Saldo Capital
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	Capital Mora	Tasa EA(%) Mora	Número días en Mora	Interes Mora	Tasa EA(%) Corriente	Número días Corriente	Interés Corriente	Interés Cobertura Cond.					
10/01/2020	26/09/2019	0	0	0	210.540	0	0	0	0	0	0	0	-210.540	0		0	0	0,0000	0	0	0	-210.540	88.420.164	88.420.164		
10/09/2019	06/12/2019	0	-24.497	0	0	0	0	0	0	0	-24.497	0	0	0		0	0	0,1199	0	-24.497	0	0	88.420.164	88.420.164		
26/09/2019	06/12/2019	0	1.438.625	0	0	0	0	24.900	0	0	30.599	0	1.383.126	0		0	0	0,1199	0	30.599	0	1.383.126	87.037.038	87.037.038		
26/09/2019	09/01/2020	0	1.414.128	0	0	0	0	0	0	0	44.582	0	1.369.546	0		0	0	0,0000	0	44.582	0	1.369.546	85.667.492	85.667.492		
10/01/2020	10/01/2020	0	0	0	0	0	0	0	0	0	2.815.757	0	-2.815.757	0		0	0	0,1199	0	2.815.757	0	-2.815.757	88.483.249	88.483.249		
10/02/2020	06/02/2020	1	1.400.807	0	52.635	0	0	0	0	0	837.244	0	510.928	0	0,0000	0	0	0,1196	30	837.244	0	510.928	87.972.321	87.972.321		
10/02/2020	06/02/2020	0	13.321	0	0	0	0	0	13.321	0	0	0	0	0		0	0	0,0000	0	0	0	0	87.972.321	87.972.321		
10/03/2020	06/03/2020	1	1.387.435	0	52.635	0	0	0	-13.372	0	832.400	0	515.772	0	0,0000	0	0	0,1196	30	832.400	0	515.772	87.456.549	87.456.549		
10/03/2020	06/03/2020	0	26.693	0	0	0	0	0	26.693	0	0	0	0	0		0	0	0,0000	0	0	0	0	87.456.549	87.456.549		
10/04/2020	07/04/2020	1	1.373.948	0	52.635	0	0	0	-26.859	0	827.932	0	520.240	0	0,0000	0	0	0,1197	30	827.932	0	520.240	86.936.309	86.936.309		
10/04/2020	07/04/2020	0	40.180	0	0	0	0	0	40.180	0	0	0	0	0		0	0	0,0000	0	0	0	0	86.936.309	86.936.309		
10/05/2020	07/05/2020	1	1.360.392	0	52.635	0	0	0	-40.415	0	823.000	0	525.172	0	0,0000	0	0	0,1197	30	823.000	0	525.172	86.411.137	86.411.137		
10/05/2020	07/05/2020	0	53.736	0	0	0	0	0	53.736	0	0	0	0	0		0	0	0,0000	0	0	0	0	86.411.137	86.411.137		
10/06/2020	04/06/2020	1	1.346.932	0	52.635	0	0	0	-53.875	0	816.751	0	531.421	0	0,0000	0	0	0,1195	30	816.751	0	531.421	85.879.716	85.879.716		
10/06/2020	04/06/2020	0	67.196	0	0	0	0	0	67.196	0	0	0	0	0		0	0	0,0000	0	0	0	0	85.879.716	85.879.716		
10/07/2020	07/07/2020	1	1.333.731	0	52.635	0	0	0	-67.076	0	812.982	0	535.190	0	0,0000	0	0	0,1197	30	812.982	0	535.190	85.344.526	85.344.526		
10/07/2020	07/07/2020	0	80.397	0	0	0	0	0	80.397	0	0	0	0	0		0	0	0,0000	0	0	0	0	85.344.526	85.344.526		
10/08/2020	06/08/2020	1	1.320.697	0	52.635	0	0	0	-80.110	0	807.485	0	540.687	0	0,0000	0	0	0,1196	30	807.485	0	540.687	84.803.839	84.803.839		
10/08/2020	06/08/2020	0	93.431	0	0	0	0	0	93.431	0	0	0	0	0		0	0	0,0000	0	0	0	0	84.803.839	84.803.839		
10/09/2020	07/09/2020	1	1.307.480	0	52.635	0	0	0	-93.327	0	802.782	0	545.390	0	0,0000	0	0	0,1197	30	802.782	0	545.390	84.258.449	84.258.449		
10/09/2020	07/09/2020	0	106.648	0	0	0	0	0	106.648	0	0	0	0	0		0	0	0,0000	0	0	0	0	84.258.449	84.258.449		
10/10/2020	07/10/2020	1	1.294.168	0	52.635	0	0	0	-106.639	0	797.611	0	550.561	0	0,0000	0	0	0,1197	30	797.611	0	550.561	83.707.888	83.707.888		
10/10/2020	07/10/2020	0	119.960	0	0	0	0	0	119.960	0	0	0	0	0		0	0	0,0000	0	0	0	0	83.707.888	83.707.888		
10/11/2020	06/11/2020	1	1.280.577	0	52.635	0	0	0	-120.230	0	791.967	0	556.205	0	0,0000	0	0	0,1196	30	791.967	0	556.205	83.151.683	83.151.683		
10/11/2020	06/11/2020	0	133.551	0	0	0	0	0	133.551	0	0	0	0	0		0	0	0,0000	0	0	0	0	83.151.683	83.151.683		
10/12/2020	04/12/2020	1	1.267.182	0	52.635	0	0	0	-133.625	0	785.848	0	562.324	0	0,0000	0	0	0,1195	30	785.848	0	562.324	82.589.359	82.589.359		
10/12/2020	04/12/2020	0	146.946	0	0	0	0	0	146.946	0	0	0	0	0		0	0	0,0000	0	0	0	0	82.589.359	82.589.359		
10/01/2021	30/12/2020	1	1.254.001	0	52.635	0	0	0	-146.806	0	778.819	0	569.353	0	0,0000	0	0	0,1192	30	778.819	0	569.353	82.020.006	82.020.006		
10/01/2021	30/12/2020	0	160.127	0	0	0	0	0	160.127	0	0	0	0	0		0	0	0,0000	0	0	0	0	82.020.006	82.020.006		
10/02/2021	04/02/2021	1	1.240.412	0	52.635	0	0	0	-160.395	0	775.118	0	573.054	0	0,0000	0	0	0,1195	30	775.118	0	573.054	81.446.952	81.446.952		
10/02/2021	04/02/2021	0	173.716	0	0	0	0	0	173.716	0	0	0	0	0		0	0	0,0000	0	0	0	0	81.446.952	81.446.952		
10/03/2021	09/03/2021	1	1.226.297	0	52.635	0	0	0	-174.510	0	771.800	0	576.372	0	0,0000	0	0	0,1198	30	771.800	0	576.372	80.870.580	80.870.580		
10/03/2021	09/03/2021	0	187.831	0	0	0	0	0	187.831	0	0	0	0	0		0	0	0,0000	0	0	0	0	80.870.580	80.870.580		
10/04/2021	07/04/2021	1	1.211.921	0	52.635	0	0	0	-188.886	0	765.490	0	582.682	0	0,0000	0	0	0,1197	30	765.490	0	582.682	80.287.898	80.287.898		
10/04/2021	07/04/2021	0	202.207	0	0	0	0	0	202.207	0	0	0	0	0		0	0	0,0000	0	0	0	0	80.287.898	80.287.898		
10/05/2021	07/05/2021	1	1.197.509	0	52.635	0	0	0	-203.298	0	759.965	0	588.207	0	0,0000	0	0	0,1197	30	759.965	0	588.207	79.699.691	79.699.691		
10/05/2021	07/05/2021	0	216.619	0	0	0	0	0	216.619	0	0	0	0	0		0	0	0,0000	0	0	0	0	79.699.691	79.699.691		
10/06/2021	09/06/2021	1	1.182.860	0	52.635	0	0	0	-217.947	0	755.233	0	592.939	0	0,0000	0	0	0,1198	30	755.233	0	592.939	79.106.752	79.106.752		
10/06/2021	09/06/2021	0	231.268	0	0	0	0	0	231.268	0	0	0	0	0		0	0	0,0000	0	0	0	0	79.106.752	79.106.752		
10/07/2021	07/07/2021	1	1.167.579	0	52.635	0	0	0	-233.228	0	748.766	0	599.406	0	0,0000	0	0	0,1197	30	748.766	0	599.406	78.507.346	78.507.346		
10/07/2021	07/07/2021	0	246.549	0	0	0	0	0	246.549	0	0	0	0	0		0	0	0,0000	0	0	0	0	78.507.346	78.507.346		
10/08/2021	06/08/2021	1	1.153.690	0	52.635	0	0	0	-247.117	0	742.660	0	605.512	0	0,0000	0	0	0,1196	30	742.660	0	605.512	77.901.834	77.901.834		
10/08/2021	06/08/2021	0	260.438	0	0	0	0	0	260.438	0	0	0	0	0		0	0	0,0000	0	0	0	0	77.901.834	77.901.834		
10/09/2021	07/09/2021	1	1.139.790	0	52.635	0	0	0	-261.017	0	737.342	0	610.830	0	0,0000	0	0	0,1197	30	737.342	0	610.830	77.291.004	77.291.004		
10/09/2021	07/09/2021	0	274.338	0	0	0	0	0	274.338	0	0	0	0	0		0	0	0,0000	0	0	0	0	77.291.004	77.291.004		
10/10/2021	06/10/2021	1	1.125.377	0	52.635	0	0	0	-275.430	0	731.127	0	617.045	0	0,0000	0	0	0,1196	30	731.127	0	617.045	76.673.959	76.673.959		
10/10/2021	06/10/2021	0	288.751.																							

10/12/2021	06/12/2021	1	1.097.211	0	52.635	0	0	0	-303.596	0	719.364	0	628.808	0	0,0000	0	0	0,1196	30	719.364	0	628.808	75.421.409	75.421.409
10/12/2021	06/12/2021	0	316.917	0	0	0	0	0	316.917	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	75.421.409	75.421.409
10/01/2022	29/12/2021	1	1.083.166	0	52.635	0	0	0	-317.641	0	710.433	0	637.739	0	0,0000	0	0	0,1191	30	710.433	0	637.739	74.783.670	74.783.670
10/01/2022	29/12/2021	0	330.962	0	0	0	0	0	330.962	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	74.783.670	74.783.670
10/02/2022	04/02/2022	1	1.067.376	0	52.635	0	0	0	-333.430	0	706.508	0	641.664	0	0,0000	0	0	0,1194	30	706.508	0	641.664	74.142.006	74.142.006
10/02/2022	04/02/2022	0	346.752	0	0	0	0	0	346.752	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	74.142.006	74.142.006
10/03/2022	04/03/2022	1	1.049.648	0	52.635	0	0	0	-351.159	0	700.424	0	647.748	0	0,0000	0	0	0,1194	30	700.424	0	647.748	73.494.258	73.494.258
10/03/2022	04/03/2022	0	364.480	0	0	0	0	0	364.480	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	73.494.258	73.494.258
10/04/2022	06/04/2022	1	1.029.712	0	52.635	0	0	0	-371.095	0	695.129	0	653.043	0	0,0000	0	0	0,1196	30	695.129	0	653.043	72.841.215	72.841.215
10/04/2022	06/04/2022	0	384.416	0	0	0	0	0	384.416	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	72.841.215	72.841.215
10/05/2022	06/05/2022	1	1.011.885	0	52.635	0	0	0	-388.922	0	688.937	0	659.235	0	0,0000	0	0	0,1196	30	688.937	0	659.235	72.181.980	72.181.980
10/05/2022	06/05/2022	0	402.243	0	0	0	0	0	402.243	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	72.181.980	72.181.980
10/06/2022	06/06/2022	1	993.791	0	52.635	0	0	0	-407.016	0	682.688	0	665.484	0	0,0000	0	0	0,1196	30	682.688	0	665.484	71.516.496	71.516.496
10/06/2022	06/06/2022	0	420.337	0	0	0	0	0	420.337	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	71.516.496	71.516.496
10/06/2022	15/06/2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	71.516.496	71.516.496
10/07/2022	07/07/2022	1	1.178.583	0	52.635	0	202.226	0	-424.450	0	676.800	0	671.372	0	0,0000	0	0	0,1197	30	676.800	0	671.372	70.845.124	70.845.124
10/07/2022	07/07/2022	0	235.545	0	0	0	0	0	235.545	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	70.845.124	70.845.124
10/08/2022	03/08/2022	1	1.366.227	0	52.635	0	202.226	0	-236.806	0	668.742	0	679.430	0	0,0000	0	0	0,1193	30	668.742	0	679.430	70.165.694	70.165.694
10/08/2022	03/08/2022	0	47.901	0	0	0	0	0	47.901	0	0	0	0	0	0	0	0	0,0000	0	0	0	0	70.165.694	70.165.694
10/09/2022	06/09/2022	1	1.414.128	0	52.635	0	202.226	0	-188.905	0	663.571	0	684.601	0	0,0000	0	0	0,1196	30	663.571	0	684.601	69.481.093	69.481.093

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

OBLIGACIÓN	2673877
FECHA LIQUIDACIÓN	22 de marzo del 2024
FECHA MORA	25 de septiembre del 2021
CAPITAL INICIAL	76.986.293
TASA PACTADA	11,99%
DÍAS A LIQUIDAR	909
MESES A LIQUIDAR	31

Gomezji

TITULAR
GRANADOS CASTRO LUIS JESUS

DATOS LIQUIDACIÓN	
CAPITAL FINAL	71.339.322
INTERESES MORA	18.771.629
TOTAL LIQUIDACIÓN	90.110.951

Id	FECHA	tasa pactada mora	Tasa Usura	Var (a)	Tasa Mensual Aplicada	Dias	Capital	Interes de Mora	Nuevo Saldo Capital	Saldo Abono Capital	Interes Total	Abonos realizados
1	30/09/2021	17,99%	25,79%	092021	17,99%	5	76.986.293	174.616	76.986.293		174.616	
2	31/10/2021	17,99%	25,62%	102021	17,99%	31	76.986.293	1.089.026	76.661.191	325.102		1.414.128
3	30/11/2021	17,99%	25,91%	112021	17,99%	30	76.661.191	1.049.207	76.296.270	364.921		1.414.128
4	31/12/2021	17,99%	26,19%	122021	17,99%	31	76.296.270	1.079.265	74.547.279	1.748.991		2.828.256
5	31/01/2022	17,99%	26,49%	012022	17,99%	31	74.547.279	1.054.524	74.547.279		1.054.524	
6	28/02/2022	17,99%	27,45%	022022	17,99%	28	74.547.279	951.825	74.084.976	462.303		1.414.128
7	31/03/2022	17,99%	27,71%	032022	17,99%	31	74.084.976	1.047.985	73.718.833	366.143		1.414.128
8	30/04/2022	17,99%	28,58%	042022	17,99%	30	73.718.833	1.008.937	73.313.642	405.191		1.414.128
9	31/05/2022	17,99%	29,57%	052022	17,99%	31	73.313.642	1.037.074	72.936.587	377.054		1.414.128
10	30/06/2022	17,99%	30,60%	062022	17,99%	30	72.936.587	998.231	72.520.691	415.897		1.414.128
11	31/07/2022	17,99%	31,92%	072022	17,99%	31	72.520.691	1.025.857	72.132.419	388.271		1.414.128
12	31/08/2022	17,99%	33,32%	082022	17,99%	31	72.132.419	1.020.364	71.738.656	393.764		1.414.128
13	30/09/2022	17,99%	35,25%	092022	17,99%	31	71.738.656	1.014.794	71.339.322	399.334		1.414.128
14	31/10/2022	17,99%	36,92%	102022	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
15	30/11/2022	17,99%	38,67%	112022	17,99%	30	71.339.322	976.371	71.339.322		976.371	
16	31/12/2022	17,99%	41,46%	122022	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
17	31/01/2023	17,99%	43,26%	012023	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
18	28/02/2023	17,99%	45,27%	022023	17,99%	28	71.339.322	910.865	71.339.322		910.865	
19	31/03/2023	17,99%	46,26%	032023	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
20	30/04/2023	17,99%	47,09%	042023	17,99%	30	71.339.322	976.371	71.339.322		976.371	
21	31/05/2023	17,99%	45,41%	052023	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
22	30/06/2023	17,99%	44,64%	062023	17,99%	30	71.339.322	976.371	71.339.322		976.371	
23	31/07/2023	17,99%	44,04%	072023	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
24	31/08/2023	17,99%	43,13%	082023	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
25	30/09/2023	17,99%	42,05%	092023	17,99%	30	71.339.322	976.371	71.339.322		976.371	
26	31/10/2023	17,99%	39,80%	102023	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
27	30/11/2023	17,99%	38,28%	112023	17,99%	30	71.339.322	976.371	71.339.322		976.371	
28	31/12/2023	17,99%	37,56%	122023	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
29	31/01/2024	17,99%	34,98%	012024	17,99%	31	71.339.322	1.009.145	71.339.322		1.009.145	
30	29/02/2024	17,99%	34,97%	022024	17,99%	29	71.339.322	943.611	71.339.322		943.611	
31	22/03/2024	17,99%	33,30%	032024	17,99%	22	71.339.322	714.706	71.339.322		714.706	

ABOGADOS & ASOCIADOS

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Cali - Colombia

Señor

JUZGADO SEXTO CIVIL MUNICIPAL DE PALMIRA – VALLE DEL CAUCA

E. S. D.

REFERENCIA : PROCESO EJECUTIVO
DEMANDANTE : BANCO AV VILLAS
DEMANDADO : LUIS JESÚS GRANADOS CASTRO
RADICACION : 2021-00353

ASUNTO: LIQUIDACIÓN DE CRÉDITO

DIANA CATALINA OTERO GUZMAN, mayor de edad y vecina de esta ciudad, identificada con Cédula de Ciudadanía No. 1.144.043.088 de Cali (V.), de condiciones civiles conocidas por su Despacho, obrando en calidad de apoderada judicial de la parte demandante dentro del proceso de la referencia, dentro del término legal oportuno, aporto la liquidación del crédito pretendido en el siguiente:

- Pagaré **2673877** por **\$ (90.110.951)**. NOVENTA MILLONES CIENTO DIEZ MIL NOVECIENTOS CINCUENTA Y UN PESOS.
- Pagaré **2761282** por **\$ (11.209.465)**. ONCE MILLONES DOSCIENTOS NUEVE MIL CUATROCIENTOS SESENTA Y CINCO PESOS.

Renuncio notificación y ejecutoria de auto favorable.

Del señor Juez,

Seiscientos

Atentamente,



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

JMC – V5478