

**RV: RADIC. 2021-107 AV VILLAS vs JORGE MAURICIO OSPINA**

Juzgado 01 Pequeñas Causas Competencias Múltiples - Valle Del Cauca - Buenaventura  
<j01pccmbuenaventura@cendoj.ramajudicial.gov.co>

Vie 13/05/2022 14:41

Para: Juan Manuel Castillo Olave <jcastilol@cendoj.ramajudicial.gov.co>

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**De:** Jurídico 5 Martha J. Mejía A&A Ltda. <juridico5@marthajmejia.com>

**Enviado:** viernes, 13 de mayo de 2022 14:40

**Para:** Juzgado 01 Pequeñas Causas Competencias Múltiples - Valle Del Cauca - Buenaventura  
<j01pccmbuenaventura@cendoj.ramajudicial.gov.co>

**Asunto:** RADIC. 2021-107 AV VILLAS vs JORGE MAURICIO OSPINA

**Señor**

**JUZGADO 01 PEQUEÑAS CAUSAS COMPETENCIA MULTIPLE  
BUENAVENTURA – VALLE**

[J01pccmbuenaventura@cendoj.ramajudicial.gov.co](mailto:j01pccmbuenaventura@cendoj.ramajudicial.gov.co)

**E. S. D.**

**REFERENCIA : PROCESO EJECUTIVO**  
**DEMANDANTE : BANCO AV. VILLAS**  
**DEMANDADO : JORGE MAURICIO OSPINA RAMIREZ**  
**RADICACION : 2021- 107**

**ASUNTO: REMISION LIQUIDACION (ES) DE CREDITO**

**DIANA CATALINA OTERO GUZMAN**, mayor de edad y vecina de Cali, identificada con la Cedula de Ciudadanía No. 1.144.043.088 de Cali, Abogada en ejercicio con Tarjeta Profesional No. 342.847 expedida por el Honorable Consejo Superior de la Judicatura, en mi calidad de apoderado de la parte Demandante dentro del proceso de la referencia, con el presente escrito, me permito aportar lo siguiente:

Diana Catalina Otero Guzmán

Coordinadora Jurídico

[juridico5@marthajmejia.com](mailto:juridico5@marthajmejia.com)

Martha J Mejia A&A Ltda

Cal Center 6024852318 – 6028895271 ext 8115

Santiago de Cali

AMG



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## **ABOGADOS & ASOCIADOS**

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Santiago de Cali – Valle del Cauca

Señor

**JUZGADO 01 PEQUEÑAS CAUSAS COMPETENCIA MULTIPLE  
BUENAVENTURA – VALLE**

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E. S. D.

|            |                                 |
|------------|---------------------------------|
| REFERENCIA | : PROCESO EJECUTIVO             |
| DEMANDANTE | : BANCO AV. VILLAS              |
| DEMANDADO  | : JORGE MAURICIO OSPINA RAMIREZ |
| RADICACION | : 2021- 107                     |

### **ASUNTO: REMISION LIQUIDACION (ES) DE CREDITO**

**DIANA CATALINA OTERO GUZMAN**, mayor de edad y vecina de Cali, identificada con la Cedula de Ciudadanía No. 1.144.043.088 de Cali, Abogada en ejercicio con Tarjeta Profesional No. 342.847 expedida por el Honorable Consejo Superior de la Judicatura, en mi calidad de apoderado de la parte Demandante dentro del proceso de la referencia, con el presente escrito, me permito aportar lo siguiente:

**PRIMERO:** Liquidación del crédito No. **2421908** por valor de **ONCE MILLONES CUATROCIENTOS NOVENTA Y DOS MIL NOVECIENTOS CUATRO PESOS M.CTE** (\$ 11'492.911.00)

Renuncio a término y ejecución de auto de contenido favorable.

Del señor Juez Atentamente,



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



|                   |
|-------------------|
| OBLIGACIÓN        |
| FECHA LIQUIDACIÓN |
| FECHA MORA        |
| CAPITAL INICIAL   |
| TASA PACTADA      |
| DÍAS A LIQUIDAR   |
| MESES A LIQUIDAR  |

|                      |
|----------------------|
| 2421908              |
| 09 de mayo del 2022  |
| 01 de julio del 2021 |
| 10.583.978           |
| 23,75%               |
| 312                  |
| 11                   |

|                               |
|-------------------------------|
| TITULAR                       |
| OSPINA RAMÍREZ JORGE MAURICIO |

|                   |            |
|-------------------|------------|
| DATOS LIQUIDACIÓN |            |
| CAPITAL FINAL     | 10.210.377 |
| INTERESES         | 1.282.527  |
| TOTAL LIQUIDACIÓN | 11.492.904 |

| Id | FECHA      | tasa pactada mora | Tasa Usura | Var (p) | Tasa Mensual Aplicada | Días | Capital    | Interes de Mora | Nuevo Saldo Capital | Saldo Abono Capital | Interes Total | Abonos Realizados |
|----|------------|-------------------|------------|---------|-----------------------|------|------------|-----------------|---------------------|---------------------|---------------|-------------------|
| 1  | 31/07/2021 | 35,63%            | 25,77%     | 07/2021 | 25,77%                | 30   | 10.583.978 | 201.350         | 10.485.328          | 58.650              |               | 300.000           |
| 2  | 31/08/2021 | 35,63%            | 25,86%     | 08/2021 | 25,86%                | 31   | 10.485.328 | 206.837         | 10.392.164          | 93.163              |               | 300.000           |
| 3  | 30/09/2021 | 35,63%            | 25,79%     | 09/2021 | 25,79%                | 30   | 10.392.164 | 197.839         | 10.392.164          |                     | 197.839       |                   |
| 4  | 31/10/2021 | 35,63%            | 25,67%     | 10/2021 | 25,67%                | 31   | 10.392.164 | 203.281         | 10.295.445          | 96.719              |               | 300.000           |
| 5  | 30/11/2021 | 35,63%            | 25,91%     | 11/2021 | 25,91%                | 30   | 10.295.445 | 196.820         | 10.295.445          |                     | 196.820       |                   |
| 6  | 31/12/2021 | 35,63%            | 26,19%     | 12/2021 | 26,19%                | 31   | 10.295.445 | 205.426         | 10.295.445          |                     | 205.426       |                   |
| 7  | 31/01/2022 | 35,63%            | 26,49%     | 01/2022 | 26,49%                | 28   | 10.295.445 | 207.544         | 10.295.445          |                     | 207.544       |                   |
| 8  | 28/02/2022 | 35,63%            | 27,45%     | 02/2022 | 27,45%                | 28   | 10.295.445 | 193.359         | 10.295.445          |                     | 193.359       |                   |
| 9  | 31/03/2022 | 35,63%            | 27,71%     | 03/2022 | 27,71%                | 31   | 10.295.445 | 216.110         | 10.295.445          |                     | 216.110       |                   |
| 10 | 30/04/2022 | 35,63%            | 28,58%     | 04/2022 | 28,58%                | 30   | 10.295.445 | 214.932         | 10.210.377          | 85.068              |               | 300.000           |
| 11 | 09/05/2022 | 35,63%            | 29,57%     | 05/2022 | 29,57%                | 9    | 10.210.377 | 65.428          | 10.210.377          |                     | 65.428        |                   |

EXTRACTO DE CREDITO

Fecha: 5/01/2022

| MOVIMIENTO EN PESOS |         |               |            |              |            |              |                   |                         |         | CREDITO EN PESOS |                     |              |                       |                       |                   |                         |                 |               |           |
|---------------------|---------|---------------|------------|--------------|------------|--------------|-------------------|-------------------------|---------|------------------|---------------------|--------------|-----------------------|-----------------------|-------------------|-------------------------|-----------------|---------------|-----------|
| Cuentas por Cobrar  | Seguros | Otros Seguros | Honorarios | Otros gastos | Excedentes | Interes Mora | Interes Corriente | Interes Cobertura Cond. | Capital | Tasa EA (%) Mora | Número días en Mora | Interes Mora | Tasa EA (%) Corriente | Número días Corriente | Interes Corriente | Interes Cobertura Cond. | Abono a Capital | Saldo Capital |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | -29,745           | 0                       | -7,757  | 0                | 0                   | 0            | 0,0000                | 0                     | 0                 | 0                       | -7,757          | 13,007,756    |           |
| 0                   | 0       | 0             | 0          | 0            | 0          | 0            | 388,420           | 0                       | 122,517 | 0                | 0                   | 0            | 0,0000                | 0                     | -29,745           | 0                       | 0               | 13,007,756    |           |
| 0                   | 7,757   | 0             | 0          | 0            | -119,949   | 0            | 230,857           | 0                       | 124,712 | 124,712          | 0                   | 0,0000       | 0                     | 50                    | 388,420           | 0                       | 122,517         | 12,885,239    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,418      | 256          | 230,857           | 0                       | 124,712 | 0,0004           | 1                   | 256          | 0,2375                | 30                    | 230,857           | 0                       | 124,712         | 12,760,527    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 228,622           | 0                       | 126,947 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 228,622           | 0                       | 126,947         | 12,633,580    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 226,348           | 0                       | 129,221 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 226,348           | 0                       | 129,221         | 12,504,359    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,171      | 503          | 224,033           | 0                       | 131,536 | 131,536          | 2                   | 503          | 0,2375                | 30                    | 224,033           | 0                       | 131,536         | 12,372,823    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 221,676           | 0                       | 133,893 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 221,676           | 0                       | 133,893         | 12,238,930    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 219,277           | 0                       | 136,292 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 219,277           | 0                       | 136,292         | 12,102,638    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 216,835           | 0                       | 138,734 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 216,835           | 0                       | 138,734         | 11,963,904    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 214,350           | 0                       | 141,219 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 214,350           | 0                       | 141,219         | 11,822,685    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 211,820           | 0                       | 143,749 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 211,820           | 0                       | 143,749         | 11,678,936    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,426      | 248          | 209,244           | 0                       | 146,325 | 146,325          | 1                   | 248          | 0,2375                | 30                    | 209,244           | 0                       | 146,325         | 11,532,611    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 206,623           | 0                       | 148,946 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 206,623           | 0                       | 148,946         | 11,383,665    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 203,954           | 0                       | 151,615 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 203,954           | 0                       | 151,615         | 11,232,050    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 201,238           | 0                       | 154,331 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 201,238           | 0                       | 154,331         | 11,077,719    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 198,473           | 0                       | 157,096 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 198,473           | 0                       | 157,096         | 10,920,623    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,426      | 248          | 195,658           | 0                       | 159,911 | 159,911          | 1                   | 248          | 0,2375                | 30                    | 195,658           | 0                       | 159,911         | 10,760,712    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,428      | 246          | 192,793           | 0                       | 162,776 | 162,776          | 1                   | 246          | 0,2375                | 30                    | 192,793           | 0                       | 162,776         | 10,597,936    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 189,877           | 0                       | 165,692 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 189,877           | 0                       | 165,692         | 10,432,244    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 186,908           | 0                       | 168,661 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 186,908           | 0                       | 168,661         | 10,263,583    |           |
| 0                   | 7,757   | 0             | 0          | 0            | 5,674      | 0            | 183,886           | 0                       | 171,683 | 0                | 0,0000              | 0            | 0,2375                | 30                    | 183,886           | 0                       | 171,683         | 10,091,900    |           |
| 0                   | 7,757   | 0             | 21,591     | 0            | -23,228    | 7,311        | 180,810           | 0                       | 174,759 | 174,759          | 30                  | 7,311        | 0,2375                | 30                    | 180,810           | 0                       | 174,759         | 9,917,141     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 177,679           | 0                       | 0       | 0                | 0,0000              | 36           | 0                     | 0,2375                | 30                | 177,679                 | 0               | 0             | 9,739,252 |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 176,799           | 0                       | 0       | 0                | 0,0000              | 6            | 0                     | 0,2375                | 30                | 176,799                 | 0               | 0             | 9,558,175 |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,492           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,492           | 0                       | 0               | 9,373,854     |           |
| 0                   | 7,757   | 0             | 31,052     | 0            | -42,577    | 7,690        | 177,679           | 0                       | 177,889 | 177,889          | 32                  | 7,690        | 0,2375                | 30                    | 177,679           | 0                       | 177,889         | 9,186,230     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,492           | 0                       | 0       | 0                | 0,0000              | 44           | 0                     | 0,2375                | 30                | 174,492                 | 0               | 0             | 8,995,245 |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,492           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,492           | 0                       | 0               | 8,799,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,492           | 0                       | 0       | 0                | 0,0000              | 42           | 0                     | 0,2375                | 30                | 174,492                 | 0               | 0             | 8,599,252 |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,492           | 0                       | 0       | 0                | 0,0000              | 12           | 0                     | 0,2375                | 30                | 174,492                 | 0               | 0             | 8,399,252 |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 8,199,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 7,999,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 7,799,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 7,599,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 7,399,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 7,199,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 6,999,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 6,799,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 6,599,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 6,399,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 6,199,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 5,999,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 5,799,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 5,599,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 5,399,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 5,199,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 4,999,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 4,799,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 4,599,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 4,399,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 4,199,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 3,999,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 3,799,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 3,599,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 3,399,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 3,199,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 2,999,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 2,799,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 2,599,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 2,399,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 2,199,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0          | 0            | 174,284           | 0                       | 0       | 0                | 0,0000              | 0            | 0,0000                | 0                     | 174,284           | 0                       | 0               | 1,999,252     |           |
| 0                   | 7,757   | 0             | 0          | 0            | 0</        |              |                   |                         |         |                  |                     |              |                       |                       |                   |                         |                 |               |           |

| MOVIMIENTO EN PESOS |         |               |            |              |            |                        |                         |                 |                 | Crédito en Pesos    |                        |                      |                       |                 | Saldo Capital |                         |
|---------------------|---------|---------------|------------|--------------|------------|------------------------|-------------------------|-----------------|-----------------|---------------------|------------------------|----------------------|-----------------------|-----------------|---------------|-------------------------|
| Cuentas por Cobrar  | Seguros | Otros Seguros | Honorarios | Otros Gastos | Excedentes | Interes Mora Corriente | Interes Cobertura Cond. | INTERÉS DE MORA |                 |                     | INTERÉS REMUNERATORIO  |                      |                       | Abono a Capital | Saldo Capital |                         |
|                     |         |               |            |              |            |                        |                         | Capital Mora    | Tasa EA(%) Mora | Numero dias en Mora | Interes Mora Corriente | Tasa EA(%) Corriente | Numero dias Corriente |                 |               | Interes Cobertura Cond. |

onde deja cubiertos los intereses y la fecha de pago  
ono  
de aplicar el abono

antes de 1999/01/01 y después de 2002/03/05