

# JHON ANDERSON MORENO

Carrera 5 No. 23-125 piso 2 Centro – Santa Marta Cel: 318 350 7464  
ABOGADO

SEÑOR

JUZGADO PRIMERO PROMISCUO MUNICIPAL DE CIÉNAGA - MAGDALENA  
E. S. D.

REF:

PROCESO: EJECUTIVO SINGULAR DE MÍNIMA CUANTÍA  
DEMANDANTE: COOPERATIVA DE CREDITO Y SERVICIO COOMUNIDAD  
DEMANDADOS: ROGELIA DIAZ HERNANDEZ Y OTRO  
RADICADO: 2015-164

ASUNTO: LIQUIDACIÓN DEL CRÉDITO

JHON ANDERSON MORENO, mayor de edad, identificado con cédula de ciudadanía No. 1.005.326.376 de Bucaramanga y portador de la Tarjeta Profesional de Abogado No. 332.977 expedida por el Consejo Superior de la Judicatura, obrando en mi condición de apoderado de la parte demandante en el asunto de la referencia, por medio del presente escrito me permito allegar la liquidación de crédito actualizada, de conformidad a los intereses de mora fijados por la Superintendencia Financiera al 07 de diciembre de 2020, así:

| FECHA INICIO | FECHA FIN | Interes Bancario Corriente | DIAS | Interes Nominal Mora | CUOTAS          | SALDO DE                    | INTERES X MES   |
|--------------|-----------|----------------------------|------|----------------------|-----------------|-----------------------------|-----------------|
|              |           |                            |      |                      | ADEUDADAS       | CAPITAL                     |                 |
| 20-nov-19    | 30-nov-19 | 19,03%                     | 11   | 0,87%                | \$ 2.261.850,00 | \$ 2.261.850,00             | \$ 19.728,04    |
| 01-dic-19    | 31-dic-19 | 18,91%                     | 31   | 2,44%                |                 | \$ 2.261.850,00             | \$ 55.246,63    |
| 01-ene-20    | 31-ene-20 | 18,77%                     | 31   | 2,42%                |                 | \$ 2.261.850,00             | \$ 54.837,61    |
| 01-feb-20    | 28-feb-20 | 19,06%                     | 28   | 2,22%                |                 | \$ 2.261.850,00             | \$ 50.296,00    |
| 01-mar-20    | 31-mar-20 | 18,95%                     | 31   | 2,45%                |                 | \$ 2.261.850,00             | \$ 55.363,49    |
| 01-abr-20    | 30-abr-20 | 18,69%                     | 30   | 2,34%                |                 | \$ 2.261.850,00             | \$ 52.842,47    |
| 01-may-20    | 31-may-20 | 18,19%                     | 31   | 2,35%                |                 | \$ 2.261.850,00             | \$ 53.143,11    |
| 01-jun-20    | 30-jun-20 | 18,12%                     | 30   | 2,27%                |                 | \$ 2.261.850,00             | \$ 51.230,90    |
| 01-jul-20    | 31-jul-20 | 18,12%                     | 31   | 2,34%                |                 | \$ 2.261.850,00             | \$ 52.938,60    |
| 01-ago-20    | 31-ago-20 | 18,29%                     | 31   | 2,36%                |                 | \$ 2.261.850,00             | \$ 53.435,26    |
| 01-sep-20    | 30-sep-20 | 18,35%                     | 30   | 2,29%                |                 | \$ 2.261.850,00             | \$ 51.881,18    |
| 01-oct-20    | 31-oct-20 | 18,09%                     | 31   | 2,34%                |                 | \$ 2.261.850,00             | \$ 52.850,95    |
| 01-nov-20    | 30-nov-20 | 17,84%                     | 30   | 2,23%                |                 | \$ 2.261.850,00             | \$ 50.439,26    |
| 01-dic-20    | 07-dic-20 | 17,46%                     | 7    | 0,51%                |                 | \$ 2.261.850,00             | \$ 11.518,47    |
|              |           |                            |      |                      |                 | CAPITAL                     | \$ 2.261.850,00 |
|              |           |                            |      |                      |                 | TOTAL (CAPITAL + INTERESES) | \$ 2.927.601,99 |

Capital \$ 2.261.850,00  
Intereses al 19/nov/2019, aprobados mediante auto de fecha 06/dic/19 \$ 1.162.980,60  
Intereses del 20/nov/2019 al 07/dic/2020, \$ 665.751,99  
Total intereses al 07/dic/2020 \$ 1.828.732,59  
TOTAL LIQUIDACIÓN DE CRÉDITO AL 07/DIC/2020 \$ 4.090.582,59

Atentamente,

Sin otro particular,

  
JHON ANDERSON MORENO

C.C. No. 1.005.326.376 de Bucaramanga  
T.P. No. 332.977 del C.S. de la J.

✉ jhon.moreno@ahoracontactcenter.com

📍 Carrera 5 No. 23-125 piso 2 centro – Santa Marta

☎ 318 3507 464

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

EL (LA) DIRECTOR (A) DE INVESTIGACIÓN, INNOVACIÓN Y DESARROLLO,

en uso de sus facultades legales y en especial de las conferidas en el numeral 11 del artículo 112.1.4.15 del Decreto 2555 de 2010, en concordancia con la Resolución 0416 de 2006, el artículo 11.2.5.1 del Decreto 2555 de 2010, el artículo 98 del Decreto 2150 de 1995 y el artículo 854 del Código de Comercio

| RESOLUCION | FECHA     | CERTIFICA |           | INTERES ANUAL EFECTIVO         |              | CONSUMO DE BAJO MONTO |
|------------|-----------|-----------|-----------|--------------------------------|--------------|-----------------------|
|            |           | DESDE     | HASTA     | CREDITO DE CONSUMO Y ORDINARIO | MICROCREDITO |                       |
| 0428       | 30-mar-07 | 01-abr-07 | 30-jun-07 | 18.75%                         | 27.82%       |                       |
| 0428       | 30-mar-07 | 01-abr-07 | 31-mar-08 |                                |              |                       |
| 1086       | 29-jun-07 | 01-jul-07 | 30-sep-07 | 18.01%                         |              |                       |
| 1742       | 28-sep-07 | 01-oct-07 | 31-dic-07 | 21.26%                         |              |                       |
| 2306       | 28-dic-07 | 01-ene-08 | 31-mar-08 | 21.83%                         |              |                       |
| 0424       | 31-mar-08 | 01-abr-08 | 30-jun-08 | 21.82%                         |              |                       |
| 1011       | 27-jun-08 | 01-jul-08 | 30-sep-08 | 21.02%                         |              |                       |
| 1555       | 30-sep-08 | 01-oct-08 | 31-dic-08 | 20.47%                         |              |                       |
| 2163       | 30-dic-08 | 01-ene-09 | 31-mar-09 | 20.28%                         |              |                       |
| 0389       | 31-mar-09 | 01-abr-09 | 30-jun-09 | 17.28%                         |              |                       |
| 0937       | 30-jun-09 | 01-jul-09 | 30-sep-09 | 18.55%                         |              |                       |
| 1490       | 30-sep-09 | 01-oct-09 | 31-dic-09 | 17.28%                         |              |                       |
| 2039       | 30-dic-09 | 01-ene-10 | 31-mar-10 | 16.14%                         |              |                       |
| 0699       | 30-mar-10 | 01-abr-10 | 30-jun-10 | 15.31%                         |              |                       |
| 1311       | 30-jun-10 | 01-jul-10 | 30-sep-10 | 14.84%                         |              |                       |
| 1820       | 30-sep-10 | 01-oct-10 | 31-dic-10 | 14.21%                         | 34.59%       |                       |
| 2476       | 30-dic-10 | 01-ene-11 | 31-mar-11 | 15.81%                         | 28.69%       |                       |
| 0487       | 31-mar-11 | 01-abr-11 | 30-jun-11 | 17.69%                         | 29.31%       |                       |
| 1047       | 29-jun-11 | 01-jul-11 | 30-sep-11 | 18.63%                         | 32.33%       |                       |
| 1684       | 30-sep-11 | 01-oct-11 | 31-dic-11 | 19.39%                         |              |                       |
| 1684       | 30-sep-11 | 01-oct-11 | 30-sep-12 |                                | 33.45%       |                       |
| 2336       | 28-dic-11 | 01-ene-12 | 31-mar-12 | 19.92%                         |              |                       |
| 0465       | 30-mar-12 | 01-abr-12 | 30-jun-12 | 20.52%                         |              |                       |
| 0984       | 28-jun-12 | 01-jul-12 | 30-sep-12 | 20.86%                         |              |                       |
| 1528       | 28-sep-12 | 01-oct-12 | 31-dic-12 | 20.89%                         | 35.83%       |                       |
| 1528       | 28-sep-12 | 01-oct-12 | 30-sep-13 |                                |              |                       |
| 2200       | 28-dic-12 | 01-ene-13 | 31-mar-13 | 20.75%                         |              |                       |
| 0605       | 27-mar-13 | 01-abr-13 | 30-jun-13 | 20.83%                         |              |                       |
| 1192       | 28-jun-13 | 01-jul-13 | 30-sep-13 | 20.34%                         |              |                       |
| 1779       | 30-sep-13 | 01-oct-13 | 31-dic-13 | 19.65%                         | 34.12%       |                       |
| 1779       | 30-sep-13 | 01-oct-13 | 30-sep-14 |                                |              |                       |
| 2372       | 30-dic-13 | 01-ene-14 | 31-mar-14 | 19.65%                         |              |                       |
| 0503       | 31-mar-14 | 01-abr-14 | 30-jun-14 | 19.63%                         |              |                       |
| 1041       | 27-jun-14 | 01-jul-14 | 30-sep-14 | 19.33%                         |              |                       |
| 1707       | 30-sep-14 | 01-oct-14 | 31-dic-14 | 19.17%                         | 34.81%       |                       |
| 1707       | 30-sep-14 | 01-oct-14 | 30-sep-15 |                                |              | 31.66%                |
| 2229       | 22-dic-14 | 22-dic-14 | 30-sep-15 |                                |              |                       |
| 2359       | 30-dic-14 | 01-ene-15 | 31-mar-15 | 19.21%                         |              |                       |
| 0369       | 30-mar-15 | 01-abr-15 | 30-jun-15 | 19.37%                         |              |                       |
| 0913       | 30-jun-15 | 01-jul-15 | 30-sep-15 | 19.28%                         |              |                       |
| 1341       | 29-sep-15 | 01-oct-15 | 31-dic-15 | 19.33%                         | 35.42%       |                       |
| 1341       | 29-sep-15 | 01-oct-15 | 30-sep-16 |                                |              | 34.77%                |
| 1341       | 29-sep-15 | 01-oct-15 | 30-sep-15 |                                |              |                       |
| 1788       | 28-dic-15 | 01-ene-16 | 31-mar-16 | 19.69%                         |              |                       |
| 0334       | 29-mar-16 | 01-abr-16 | 30-jun-16 | 20.54%                         |              |                       |
| 0811       | 28-jun-16 | 01-jul-16 | 30-sep-16 | 21.34%                         |              |                       |
| 1233       | 29-sep-16 | 01-oct-16 | 31-dic-16 | 21.99%                         |              |                       |
| 1233       | 29-sep-16 | 01-oct-16 | 30-sep-17 |                                | 36.73%       | 35.47%                |
| 1233       | 29-sep-16 | 01-oct-16 | 30-sep-17 |                                |              |                       |
| 1612       | 26-dic-16 | 01-ene-17 | 31-mar-17 | 22.34%                         |              |                       |
| 0489       | 28-mar-17 | 01-abr-17 | 30-jun-17 | 22.33%                         |              |                       |
| 0907       | 30-jun-17 | 01-jul-17 | 30-sep-17 | 21.68%                         |              |                       |
| 1155       | 30-sep-17 | 01-oct-17 | 30-sep-17 | 21.48%                         |              |                       |
| 1268       | 29-sep-17 | 01-oct-17 | 31-oct-17 | 21.15%                         |              |                       |
| 1298       | 29-sep-17 | 01-oct-17 | 31-dic-17 |                                | 36.76%       | 37.55%                |
| 1298       | 29-sep-17 | 01-oct-17 | 30-sep-18 |                                |              |                       |
| 1447       | 27-oct-17 | 01-nov-17 | 30-nov-17 | 20.96%                         |              |                       |
| 1619       | 29-nov-17 | 01-dic-17 | 31-dic-17 | 20.77%                         |              |                       |
| 1890       | 28-dic-17 | 01-ene-18 | 31-ene-18 | 20.69%                         |              |                       |
| 1890       | 28-dic-17 | 01-ene-18 | 31-mar-18 |                                | 36.78%       |                       |
| 0131       | 31-ene-18 | 01-feb-18 | 28-feb-18 | 21.01%                         |              |                       |
| 0259       | 28-feb-18 | 01-mar-18 | 31-mar-18 | 20.69%                         |              |                       |
| 0398       | 28-mar-18 | 01-abr-18 | 30-abr-18 | 20.49%                         |              |                       |
| 0398       | 28-mar-18 | 01-abr-18 | 30-jun-18 |                                | 36.85%       |                       |
| 0527       | 27-abr-18 | 01-may-18 | 31-may-18 | 20.44%                         |              |                       |
| 0687       | 30-may-18 | 01-jun-18 | 30-jun-18 | 20.28%                         |              |                       |
| 0820       | 28-jun-18 | 01-jul-18 | 31-jul-18 | 20.03%                         |              |                       |
| 0820       | 28-jun-18 | 01-jul-18 | 30-sep-18 |                                | 38.81%       |                       |
| 0954       | 27-jul-18 | 01-ago-18 | 31-ago-18 | 19.94%                         |              |                       |
| 1112       | 31-ago-18 | 01-sep-18 | 30-sep-18 | 19.81%                         |              |                       |
| 1294       | 28-sep-18 | 01-oct-18 | 31-dic-18 | 19.63%                         |              |                       |
| 1294       | 28-sep-18 | 01-oct-18 | 31-dic-18 |                                | 36.72%       | 34.25%                |
| 1294       | 28-sep-18 | 01-oct-18 | 30-sep-19 |                                |              |                       |
| 1521       | 31-oct-18 | 01-nov-18 | 30-nov-18 | 19.49%                         |              |                       |
| 1708       | 29-nov-18 | 01-dic-18 | 31-dic-18 | 19.40%                         |              |                       |
| 1872       | 27-dic-18 | 01-ene-19 | 31-ene-19 | 19.16%                         |              |                       |
| 1872       | 27-dic-18 | 01-ene-19 | 31-mar-19 |                                | 36.65%       |                       |
| 0111       | 31-ene-19 | 01-feb-19 | 28-feb-19 | 19.70%                         |              |                       |
| 0263       | 28-feb-19 | 01-mar-19 | 31-mar-19 | 19.37%                         |              |                       |
| 0389       | 29-mar-19 | 01-abr-19 | 30-abr-19 | 19.32%                         |              |                       |
| 0389       | 29-mar-19 | 01-abr-19 | 30-jun-19 |                                | 36.89%       |                       |
| 0574       | 30-abr-19 | 01-may-19 | 31-may-19 | 19.34%                         |              |                       |
| 0697       | 30-may-19 | 01-jun-19 | 30-jun-19 | 19.30%                         |              |                       |
| 0829       | 28-jun-19 | 01-jul-19 | 31-jul-19 | 19.28%                         |              |                       |
| 0829       | 28-jun-19 | 01-jul-19 | 30-sep-19 |                                | 36.76%       |                       |
| 1018       | 31-jul-19 | 01-ago-19 | 31-ago-19 | 19.32%                         |              |                       |
| 1145       | 30-sep-19 | 01-oct-19 | 30-sep-19 | 19.32%                         |              |                       |
| 1293       | 30-sep-19 | 01-oct-19 | 31-oct-19 | 19.10%                         |              |                       |
| 1293       | 30-sep-19 | 01-oct-19 | 31-dic-19 |                                | 36.56%       |                       |
| 1293       | 30-sep-19 | 01-oct-19 | 30-sep-20 |                                |              | 34.18%                |
| 1474       | 30-oct-19 | 01-nov-19 | 30-nov-19 | 19.03%                         |              |                       |
| 1603       | 29-nov-19 | 01-dic-19 | 31-dic-19 | 18.91%                         |              |                       |
| 1768       | 27-dic-19 | 01-ene-20 | 31-ene-20 | 18.77%                         |              |                       |
| 1768       | 27-dic-19 | 01-ene-20 | 31-mar-20 |                                | 36.63%       |                       |
| 0294       | 30-ene-20 | 01-feb-20 | 29-feb-20 | 19.06%                         |              |                       |
| 0295       | 27-feb-20 | 01-mar-20 | 31-mar-20 | 18.95%                         |              |                       |
| 0351       | 27-mar-20 | 01-abr-20 | 30-abr-20 | 18.69%                         |              |                       |
| 0351       | 27-mar-20 | 01-abr-20 | 30-jun-20 |                                | 37.05%       |                       |
| 0437       | 30-abr-20 | 01-may-20 | 31-may-20 | 18.19%                         |              |                       |
| 0505       | 29-may-20 | 01-jun-20 | 30-jun-20 | 18.12%                         |              |                       |
| 0605       | 30-jun-20 | 01-jul-20 | 31-jul-20 | 18.12%                         |              |                       |
| 0605       | 30-jun-20 | 01-jul-20 | 30-sep-20 |                                | 34.16%       |                       |
| 0695       | 31-ago-20 | 01-sep-20 | 31-sep-20 | 18.29%                         |              |                       |
| 0769       | 28-sep-20 | 01-oct-20 | 30-sep-20 | 18.35%                         |              |                       |
| 0869       | 30-sep-20 | 01-oct-20 | 31-oct-20 | 18.09%                         |              |                       |
| 0869       | 30-sep-20 | 01-oct-20 | 31-dic-20 |                                | 37.72%       |                       |
| 0869       | 30-sep-20 | 01-oct-20 | 30-sep-21 |                                |              | 32.42%                |
| 0947       | 29-oct-20 | 01-nov-20 | 30-nov-20 | 17.84%                         |              |                       |
| 1034       | 26-nov-20 | 01-dic-20 | 31-dic-20 | 17.46%                         |              |                       |

NOTA: Para efectos probatorios, de conformidad con el artículo 029 del Decreto 19 de 2012, "las entidades legalmente obligadas para el efecto, surtirán el trámite de certificación de los intereses bancario corriente, la tasa de cambio representativa del mercado, el precio del oro, y demás indicadores macroeconómicos requeridos en procesos administrativos o judiciales, mediante su publicación en su respectiva página web, una vez hayan sido expedidas las respectivas certificaciones. Esta información, así como los datos históricos, mínimo de los últimos diez (10) años, debe mantenerse a disposición del público en la web para consulta permanente. Ninguna autoridad podrá exigir la presentación de estas certificaciones para adelantar procesos o actuaciones ante sus despachos, para lo cual bastará la consulta que se haga a la web de la entidad que certifica."

Expedida en Bogotá D.C.

JULIANA LAGOS CAMARGO  
DIRECTORA DE INVESTIGACIÓN, INNOVACIÓN Y DESARROLLO