

*Javier Cock Sarmiento*  
ABOGADO  
UNAB  
320 8476093

SEÑOR(A)

**JUEZ PROMISCOU MUNICIPAL DE LEBRIJA**

**RAD: 2017 - 565**

**REF: PROCESO EJECUTIVO BANCO SERFINANZA SA CONTRA OMAIRA PATIÑO CASTRO**

**ASUNTO: LIQUIDACION DE CREDITO**

**JAVIER COCK SARMIENTO**, identificado como aparece al pie de mi correspondiente firma, en calidad de abogado reconocido de la parte demandante, por medio del presente escrito me permito anexar en la oportunidad legal, la liquidación actualizada del crédito adeudado por el demandado

<b>OBLIGACION No 79132</b>						
CAPITAL	OTROS INTERESES	TOTAL INTERES DE MORA	TOTAL GASTOS DEL PROCESO	TOTAL DE ABONOS	SALDO A LA FECHA A FAVOR DE LA PARTE:	<b>0/01/1900</b>
						DEMANDANTE
\$ 19.455.515,00	\$ 0,00	\$32.464.978,84	\$0,00	\$ 0,00		\$ 51.920.493,84

Del señor Juez,



**JAVIER COCK SARMIENTO**  
C.C. N°13.717.705 de Bucaramanga  
T.P. 114.422 del Consejo Superior de la Judicatura

*Javier Cook Sarmiento*  
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**OBLIGACION No 79132**

FECHA	CONCEPTO	DIAS	IBC % EA	IBC*1.5 % EA	USURA % EA	TASA INT % EA APLICADA	INTERESES CAUSADOS	INTERESES POR PAGAR	SALDO X PAGAR ACUMULADOS	SALDO CAPITAL	SALDO CREDITO
31-oct-17	Saldo inicial		21,48%	32,22%	32,22%	32,22%			\$0,00	\$19.455.515,00	\$19.455.515,00
30-nov-17	Intereses de mora	30	20,96%	31,44%	31,44%	31,44%	\$442.106,26	\$442.106,26	\$442.106,26	\$19.455.515,00	\$19.897.621,26
31-dic-17	Intereses de mora	31	20,77%	31,16%	31,16%	31,16%	\$453.344,25	\$453.344,25	\$895.450,52	\$19.455.515,00	\$20.350.965,52
31-ene-18	Intereses de mora	31	20,69%	31,04%	31,04%	31,04%	\$451.796,53	\$451.796,53	\$1.347.247,04	\$19.455.515,00	\$20.802.762,04
28-feb-18	Intereses de mora	28	21,01%	31,52%	31,52%	31,52%	\$413.191,89	\$413.191,89	\$1.760.438,93	\$19.455.515,00	\$21.215.953,93
31-mar-18	Intereses de mora	31	20,68%	31,02%	31,02%	31,02%	\$451.602,97	\$451.602,97	\$2.212.041,90	\$19.455.515,00	\$21.667.556,90
30-abr-18	Intereses de mora	30	20,48%	30,72%	30,72%	30,72%	\$433.125,18	\$433.125,18	\$2.645.167,08	\$19.455.515,00	\$22.100.682,08
31-may-18	Intereses de mora	31	20,44%	30,66%	30,66%	30,66%	\$446.951,52	\$446.951,52	\$3.092.118,60	\$19.455.515,00	\$22.547.633,60
30-jun-18	Intereses de mora	30	20,28%	30,42%	30,42%	30,42%	\$429.369,66	\$429.369,66	\$3.521.488,26	\$19.455.515,00	\$22.977.003,26
31-jul-18	Intereses de mora	31	20,03%	30,05%	30,05%	30,05%	\$438.978,08	\$438.978,08	\$3.960.466,34	\$19.455.515,00	\$23.415.981,34
31-ago-18	Intereses de mora	31	19,94%	29,91%	29,91%	29,91%	\$437.223,20	\$437.223,20	\$4.397.689,54	\$19.455.515,00	\$23.853.204,54
30-sep-18	Intereses de mora	30	19,81%	29,72%	29,72%	29,72%	\$420.512,87	\$420.512,87	\$4.818.202,41	\$19.455.515,00	\$24.273.717,41
31-oct-18	Intereses de mora	31	19,63%	29,45%	29,45%	29,45%	\$431.165,80	\$431.165,80	\$5.249.368,22	\$19.455.515,00	\$24.704.883,22
30-nov-18	Intereses de mora	30	19,49%	29,24%	29,24%	29,24%	\$414.457,41	\$414.457,41	\$5.663.825,63	\$19.455.515,00	\$25.119.340,63
31-dic-18	Intereses de mora	31	19,40%	29,10%	29,10%	29,10%	\$426.658,73	\$426.658,73	\$6.090.484,35	\$19.455.515,00	\$25.545.999,35
31-ene-19	Intereses de mora	31	19,16%	28,74%	28,74%	28,74%	\$421.943,92	\$421.943,92	\$6.512.428,27	\$19.455.515,00	\$25.967.943,27
28-feb-19	Intereses de mora	28	19,70%	29,55%	29,55%	29,55%	\$390.260,19	\$390.260,19	\$6.902.688,47	\$19.455.515,00	\$26.358.203,47
31-mar-19	Intereses de mora	31	19,37%	29,06%	29,06%	29,06%	\$426.070,03	\$426.070,03	\$7.328.758,50	\$19.455.515,00	\$26.784.273,50
30-abr-19	Intereses de mora	30	19,32%	28,98%	28,98%	28,98%	\$411.232,04	\$411.232,04	\$7.739.990,54	\$19.455.515,00	\$27.195.505,54
31-may-19	Intereses de mora	31	19,34%	29,01%	29,01%	29,01%	\$425.481,15	\$425.481,15	\$8.165.471,69	\$19.455.515,00	\$27.620.986,69
30-jun-19	Intereses de mora	30	19,30%	28,95%	28,95%	28,95%	\$410.852,20	\$410.852,20	\$8.576.323,89	\$19.455.515,00	\$28.031.838,89
31-jul-19	Intereses de mora	31	19,28%	28,92%	28,92%	28,92%	\$424.302,83	\$424.302,83	\$9.000.626,72	\$19.455.515,00	\$28.456.141,72
31-ago-19	Intereses de mora	31	19,32%	28,98%	28,98%	28,98%	\$425.088,46	\$425.088,46	\$9.425.715,18	\$19.455.515,00	\$28.881.230,18
30-sep-19	Intereses de mora	30	19,32%	28,98%	28,98%	28,98%	\$411.232,04	\$411.232,04	\$9.836.947,22	\$19.455.515,00	\$29.292.462,22
31-oct-19	Intereses de mora	31	19,10%	28,65%	28,65%	28,65%	\$420.763,34	\$420.763,34	\$10.257.710,56	\$19.455.515,00	\$29.713.225,56
30-nov-19	Intereses de mora	30	19,03%	28,55%	28,55%	28,55%	\$405.716,41	\$405.716,41	\$10.663.426,96	\$19.455.515,00	\$30.118.941,96
31-dic-19	Intereses de mora	31	18,91%	28,37%	28,37%	28,37%	\$417.019,82	\$417.019,82	\$11.080.446,79	\$19.455.515,00	\$30.535.961,79
31-ene-20	Intereses de mora	31	18,77%	28,16%	28,16%	28,16%	\$414.256,57	\$414.256,57	\$11.494.703,36	\$19.455.515,00	\$30.950.218,36
29-feb-20	Intereses de mora	29	19,06%	28,59%	28,59%	28,59%	\$392.609,14	\$392.609,14	\$11.887.312,49	\$19.455.515,00	\$31.342.827,49
31-mar-20	Intereses de mora	31	18,95%	28,43%	28,43%	28,43%	\$417.808,56	\$417.808,56	\$12.305.121,05	\$19.455.515,00	\$31.760.636,05
30-abr-20	Intereses de mora	30	18,69%	28,04%	28,04%	28,04%	\$399.227,95	\$399.227,95	\$12.704.349,00	\$19.455.515,00	\$32.159.864,00
31-may-20	Intereses de mora	31	18,19%	27,29%	27,29%	27,29%	\$402.764,51	\$402.764,51	\$13.107.113,51	\$19.455.515,00	\$32.562.628,51
30-jun-20	Intereses de mora	30	18,12%	27,18%	27,18%	27,18%	\$388.296,83	\$388.296,83	\$13.495.410,34	\$19.455.515,00	\$32.950.925,34
31-jul-20	Intereses de mora	31	18,12%	27,18%	27,18%	27,18%	\$401.372,67	\$401.372,67	\$13.896.783,01	\$19.455.515,00	\$33.352.298,01
31-ago-20	Intereses de mora	31	18,29%	27,44%	27,44%	27,44%	\$404.751,01	\$404.751,01	\$14.301.534,03	\$19.455.515,00	\$33.757.049,03
30-sep-20	Intereses de mora	30	18,35%	27,53%	27,53%	27,53%	\$392.715,73	\$392.715,73	\$14.694.249,75	\$19.455.515,00	\$34.149.764,75
31-oct-20	Intereses de mora	31	18,09%	27,14%	27,14%	27,14%	\$400.775,85	\$400.775,85	\$15.095.025,61	\$19.455.515,00	\$34.550.540,61
30-nov-20	Intereses de mora	30	17,84%	26,76%	26,76%	26,76%	\$382.902,43	\$382.902,43	\$15.477.928,04	\$19.455.515,00	\$34.933.443,04
31-dic-20	Intereses de mora	31	17,46%	26,19%	26,19%	26,19%	\$388.197,75	\$388.197,75	\$15.866.125,79	\$19.455.515,00	\$35.321.640,79
31-ene-21	Intereses de mora	31	17,32%	25,98%	25,98%	25,98%	\$385.390,92	\$385.390,92	\$16.251.516,71	\$19.455.515,00	\$35.707.031,71
28-feb-21	Intereses de mora	28	17,32%	25,98%	25,98%	25,98%	\$347.763,77	\$347.763,77	\$16.599.280,47	\$19.455.515,00	\$36.054.795,47

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31-mar-21	Intereses de mora	31	17,41%	26,12%	26,12%	26,12%	\$387.195,80	\$387.195,80	\$16.986.476,27	\$19.455.515,00	\$36.441.991,27
30-abr-21	Intereses de mora	30	17,31%	25,97%	25,97%	25,97%	\$372.646,54	\$372.646,54	\$17.359.122,81	\$19.455.515,00	\$36.814.637,81
31-may-21	Intereses de mora	31	17,21%	25,82%	25,82%	25,82%	\$383.182,54	\$383.182,54	\$17.742.305,35	\$19.455.515,00	\$37.197.820,35
30-jun-21	Intereses de mora	30	17,21%	25,82%	25,82%	25,82%	\$370.704,81	\$370.704,81	\$18.113.010,16	\$19.455.515,00	\$37.568.525,16
30-jul-21	Intereses de mora	30	17,18%	25,77%	25,77%	25,77%	\$370.121,87	\$370.121,87	\$18.483.132,03	\$19.455.515,00	\$37.938.647,03
30-ago-21	Intereses de mora	31	17,24%	25,86%	25,86%	25,86%	\$383.785,09	\$383.785,09	\$18.866.917,11	\$19.455.515,00	\$38.322.432,11
30-sep-21	Intereses de mora	31	17,19%	25,79%	25,79%	25,79%	\$382.780,73	\$382.780,73	\$19.249.697,85	\$19.455.515,00	\$38.705.212,85
30-oct-21	Intereses de mora	30	17,08%	25,62%	25,62%	25,62%	\$368.177,37	\$368.177,37	\$19.617.875,22	\$19.455.515,00	\$39.073.390,22
30-nov-21	Intereses de mora	31	17,27%	25,91%	25,91%	25,91%	\$384.387,44	\$384.387,44	\$20.002.262,65	\$19.455.515,00	\$39.457.777,65
30-dic-21	Intereses de mora	30	17,46%	26,19%	26,19%	26,19%	\$375.555,16	\$375.555,16	\$20.377.817,82	\$19.455.515,00	\$39.833.332,82
30-ene-22	Intereses de mora	31	17,66%	26,49%	26,49%	26,49%	\$392.200,11	\$392.200,11	\$20.770.017,93	\$19.455.515,00	\$40.225.532,93
28-feb-22	Intereses de mora	29	18,30%	27,45%	27,45%	27,45%	\$378.571,28	\$378.571,28	\$21.148.589,21	\$19.455.515,00	\$40.604.104,21
30-mar-22	Intereses de mora	30	18,47%	27,71%	27,71%	27,71%	\$395.016,88	\$395.016,88	\$21.543.606,09	\$19.455.515,00	\$40.999.121,09
30-abr-22	Intereses de mora	31	19,05%	28,58%	28,58%	28,58%	\$419.778,94	\$419.778,94	\$21.963.385,03	\$19.455.515,00	\$41.418.900,03
30-may-22	Intereses de mora	30	19,71%	29,57%	29,57%	29,57%	\$418.622,75	\$418.622,75	\$22.382.007,78	\$19.455.515,00	\$41.837.522,78
30-jun-22	Intereses de mora	31	20,40%	30,60%	30,60%	30,60%	\$446.175,13	\$446.175,13	\$22.828.182,91	\$19.455.515,00	\$42.283.697,91
30-jul-22	Intereses de mora	30	29,92%	44,88%	44,88%	44,88%	\$601.961,94	\$601.961,94	\$23.430.144,85	\$19.455.515,00	\$42.885.659,85
30-ago-22	Intereses de mora	31	31,32%	46,98%	46,98%	46,98%	\$646.899,61	\$646.899,61	\$24.077.044,46	\$19.455.515,00	\$43.532.559,46
30-sep-22	Intereses de mora	31	23,50%	35,25%	35,25%	35,25%	\$505.398,73	\$505.398,73	\$24.582.443,19	\$19.455.515,00	\$44.037.958,19
30-oct-22	Intereses de mora	30	24,61%	36,92%	36,92%	36,92%	\$508.959,56	\$508.959,56	\$25.091.402,75	\$19.455.515,00	\$44.546.917,75
30-nov-22	Intereses de mora	31	25,78%	38,67%	38,67%	38,67%	\$547.779,10	\$547.779,10	\$25.639.181,85	\$19.455.515,00	\$45.094.696,85
30-dic-22	Intereses de mora	30	27,64%	41,46%	41,46%	41,46%	\$562.618,43	\$562.618,43	\$26.201.800,28	\$19.455.515,00	\$45.657.315,28
30-ene-23	Intereses de mora	31	28,84%	43,26%	43,26%	43,26%	\$603.179,24	\$603.179,24	\$26.804.979,51	\$19.455.515,00	\$46.260.494,51
28-feb-23	Intereses de mora	29	30,18%	45,27%	45,27%	45,27%	\$585.879,77	\$585.879,77	\$27.390.859,28	\$19.455.515,00	\$46.846.374,28
30-mar-23	Intereses de mora	30	30,84%	46,26%	46,26%	46,26%	\$617.596,45	\$617.596,45	\$28.008.455,74	\$19.455.515,00	\$47.463.970,74
30-abr-23	Intereses de mora	31	47,09%	70,64%	70,64%	70,64%	\$903.306,10	\$903.306,10	\$28.911.761,84	\$19.455.515,00	\$48.367.276,84
30-may-23	Intereses de mora	30	30,27%	45,41%	45,41%	45,41%	\$607.925,89	\$607.925,89	\$29.519.687,74	\$19.455.515,00	\$48.975.202,74
30-jun-23	Intereses de mora	31	29,76%	44,64%	44,64%	44,64%	\$619.518,00	\$619.518,00	\$30.139.205,73	\$19.455.515,00	\$49.594.720,73
30-jul-23	Intereses de mora	30	29,36%	44,04%	44,04%	44,04%	\$592.378,23	\$592.378,23	\$30.731.583,96	\$19.455.515,00	\$50.187.098,96
30-ago-23	Intereses de mora	31	28,75%	43,13%	43,13%	43,13%	\$601.573,16	\$601.573,16	\$31.333.157,12	\$19.455.515,00	\$50.788.672,12
30-sep-23	Intereses de mora	31	28,03%	42,05%	42,05%	42,05%	\$588.674,37	\$588.674,37	\$31.921.831,48	\$19.455.515,00	\$51.377.346,48
30-oct-23	Intereses de mora	30	26,53%	39,80%	39,80%	39,80%	\$543.147,36	\$543.147,36	\$32.464.978,84	\$19.455.515,00	\$51.920.493,84

**OBLIGACION No 79132**

CAPITAL	OTROS INTERESES	TOTAL INTERES DE MORA	TOTAL GASTOS DEL PROCESO	TOTAL DE ABONOS	SALDO A LA FECHA A FAVOR DE LA PARTE:	0/01/1900
						DEMANDANTE
\$ 19.455.515,00	\$ 0,00	\$32.464.978,84	\$0,00	\$ 0,00		\$ 51.920.493,84

CANS