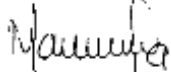


Rad. 730554089002015-00101-00  
Demandante: Banco de Agrario de Colombia S.A.  
Demandada: José Ricardo Vargas Navas

**CONSTANCIA SECRETARIAL.** Armero Guayabal, Tolima, diecisiete de agosto de dos mil veintidós. El término de traslado en lista de la liquidación presentada por la parte actora venció sin que existiera manifestación alguna por la parte demandada. A despacho del señor Juez para lo pertinente.

  
**MANUELA CALLE GUEVARA**  
Secretaria

**REPÚBLICA DE COLOMBIA**



**JUZGADO SEGUNDO PROMISCOU MUNICIPAL DE ARMERO GUAYABAL**

Armero Guayabal, Tolima, diecisiete de agosto de dos mil veintidós.

La parte actora presenta liquidación del crédito base del proceso, según su criterio conforme a lo parámetros previstos en el artículo 446 del Código General del Proceso; al respecto se considera:

Si bien es cierto que se allegó liquidación del crédito base de recaudo en el presente proceso, no es menos cierto que la misma tiene discrepancias en la tasa de interés moratorio con la que se liquidan algunos de los meses, contrastado con las autorizadas por la Superintendencia Financiera de Colombia, teniendo en cuenta que debe efectuarse con la tasa de interés de nominal.

Como consecuencia a lo anterior, procede el despacho a modificarla, conforme al numeral 3 del artículo 446 del Código General del Proceso.

En mérito de lo expuesto el Juzgado Segundo Promiscuo Municipal de Armero Guayabal, Tolima, en ejercicio de sus atribuciones legales,

**RESUELVE**

**PRIMERO.** Modificar la liquidación del crédito presentada dentro del proceso ejecutivo promovido por el Banco Agrario de Colombia S.A. contra José Ricardo Vargas Navas, conforme al numeral 3 del artículo 446 del Código General del Proceso, aprobándola así:

**1. Pagaré 06630610009881:**

| VIGENCIA MENSUAL | TASA NOMINAL MENSUAL | TASA MORA NOMINAL | DÍAS INTERES DE PLAZO | DÍAS INTERES DE MORA | INTERES DE MORA | INTERESES ACUMULADOS | SALDO DE LA DEUDA |
|------------------|----------------------|-------------------|-----------------------|----------------------|-----------------|----------------------|-------------------|
| jun-14           | 1.500%               | 2.170%            | 14                    | 0                    | 0.00            | 70,000.00            | 10,070,000.00     |
| jul-14           | 1.480%               | 2.140%            | 30                    | 0                    | 0.00            | 218,000.00           | 10,218,000.00     |
| ago-14           | 1.480%               | 2.140%            | 30                    | 0                    | 0.00            | 366,000.00           | 10,366,000.00     |
| sep-14           | 1.480%               | 2.140%            | 30                    | 0                    | 0.00            | 514,000.00           | 10,514,000.00     |
| oct-14           | 1.470%               | 2.129%            | 30                    | 0                    | 0.00            | 661,000.00           | 10,661,000.00     |
| nov-14           | 1.470%               | 2.129%            | 30                    | 0                    | 0.00            | 808,000.00           | 10,808,000.00     |
| dic-14           | 1.470%               | 2.129%            | 17                    | 13                   | 92,261.00       | 983,561.00           | 10,983,561.00     |
| ene-15           | 1.480%               | 2.133%            | 0                     | 30                   | 213,250.00      | 1,196,811.00         | 11,196,811.00     |
| feb-15           | 1.480%               | 2.133%            | 0                     | 28                   | 199,033.33      | 1,395,844.33         | 11,395,844.33     |
| mar-15           | 1.480%               | 2.133%            | 0                     | 30                   | 213,250.00      | 1,609,094.33         | 11,609,094.33     |
| abr-15           | 1.486%               | 2.149%            | 0                     | 30                   | 214,865.17      | 1,823,959.50         | 11,823,959.50     |
| may-15           | 1.486%               | 2.149%            | 0                     | 30                   | 214,865.17      | 2,038,824.66         | 12,038,824.66     |
| jun-15           | 1.486%               | 2.149%            | 0                     | 30                   | 214,865.17      | 2,253,689.83         | 12,253,689.83     |
| jul-15           | 1.479%               | 2.137%            | 0                     | 30                   | 213,743.22      | 2,467,433.05         | 12,467,433.05     |

Rad. 730554089002015-00101-00  
Demandante: Banco de Agrario de Colombia S.A.  
Demandada: José Ricardo Vargas Navas

|        |        |        |   |    |            |               |               |
|--------|--------|--------|---|----|------------|---------------|---------------|
| ago-15 | 1.479% | 2.137% | 0 | 30 | 213,743.22 | 2,681,176.27  | 12,681,176.27 |
| sep-15 | 1.479% | 2.137% | 0 | 30 | 213,743.22 | 2,894,919.50  | 12,894,919.50 |
| oct-15 | 1.484% | 2.145% | 0 | 30 | 214,469.34 | 3,109,388.84  | 13,109,388.84 |
| nov-15 | 1.484% | 2.145% | 0 | 30 | 214,469.34 | 3,323,858.18  | 13,323,858.18 |
| dic-15 | 1.484% | 2.145% | 0 | 30 | 214,469.34 | 3,538,327.52  | 13,538,327.52 |
| ene-16 | 1.508% | 2.179% | 0 | 30 | 217,894.23 | 3,756,221.75  | 13,756,221.75 |
| feb-16 | 1.508% | 2.179% | 0 | 28 | 203,367.95 | 3,959,589.70  | 13,959,589.70 |
| mar-16 | 1.508% | 2.179% | 0 | 30 | 217,894.23 | 4,177,483.94  | 14,177,483.94 |
| abr-16 | 1.569% | 2.263% | 0 | 30 | 226,336.49 | 4,403,820.43  | 14,403,820.43 |
| may-16 | 1.569% | 2.263% | 0 | 30 | 226,336.49 | 4,630,156.92  | 14,630,156.92 |
| jun-16 | 1.569% | 2.263% | 0 | 30 | 226,336.49 | 4,856,493.41  | 14,856,493.41 |
| jul-16 | 1.625% | 2.341% | 0 | 30 | 234,121.51 | 5,090,614.93  | 15,090,614.93 |
| ago-16 | 1.625% | 2.341% | 0 | 30 | 234,121.51 | 5,324,736.44  | 15,324,736.44 |
| sep-16 | 1.625% | 2.341% | 0 | 30 | 234,121.51 | 5,558,857.96  | 15,558,857.96 |
| nov-16 | 1.670% | 2.404% | 0 | 30 | 240,431.31 | 5,799,289.27  | 15,799,289.27 |
| dic-16 | 1.670% | 2.404% | 0 | 30 | 240,431.31 | 6,039,720.58  | 16,039,720.58 |
| ene-17 | 1.694% | 2.438% | 0 | 30 | 243,762.08 | 6,283,482.66  | 16,283,482.66 |
| feb-17 | 1.694% | 2.438% | 0 | 28 | 227,511.27 | 6,510,993.93  | 16,510,993.93 |
| mar-17 | 1.694% | 2.438% | 0 | 30 | 243,762.08 | 6,754,756.01  | 16,754,756.01 |
| abr-17 | 1.694% | 2.437% | 0 | 30 | 243,698.14 | 6,998,454.15  | 16,998,454.15 |
| may-17 | 1.694% | 2.437% | 0 | 30 | 243,698.14 | 7,242,152.28  | 17,242,152.28 |
| jun-17 | 1.694% | 2.437% | 0 | 30 | 243,698.14 | 7,485,850.42  | 17,485,850.42 |
| jul-17 | 1.670% | 2.403% | 0 | 30 | 240,302.97 | 7,726,153.39  | 17,726,153.39 |
| ago-17 | 1.670% | 2.403% | 0 | 30 | 240,302.97 | 7,966,456.35  | 17,966,456.35 |
| sep-17 | 1.635% | 2.355% | 0 | 30 | 235,477.22 | 8,201,933.57  | 18,201,933.57 |
| oct-17 | 1.612% | 2.323% | 0 | 30 | 232,278.46 | 8,434,212.04  | 18,434,212.04 |
| nov-17 | 1.598% | 2.304% | 0 | 30 | 230,431.75 | 8,664,643.79  | 18,664,643.79 |
| dic-17 | 1.585% | 2.286% | 0 | 30 | 228,581.37 | 8,893,225.16  | 18,893,225.16 |
| ene-18 | 1.579% | 2.278% | 0 | 30 | 227,801.16 | 9,121,026.31  | 19,121,026.31 |
| feb-18 | 1.602% | 2.309% | 0 | 28 | 215,523.55 | 9,336,549.86  | 19,336,549.86 |
| mar-18 | 1.579% | 2.277% | 0 | 30 | 227,703.58 | 9,564,253.44  | 19,564,253.44 |
| abr-18 | 1.565% | 2.257% | 0 | 30 | 225,749.98 | 9,790,003.42  | 19,790,003.42 |
| may-18 | 1.562% | 2.254% | 0 | 30 | 225,358.76 | 10,015,362.18 | 20,015,362.18 |
| jun-18 | 1.551% | 2.238% | 0 | 30 | 223,792.26 | 10,239,154.44 | 20,239,154.44 |
| jul-18 | 1.533% | 2.213% | 0 | 30 | 221,339.30 | 10,460,493.74 | 20,460,493.74 |
| ago-18 | 1.527% | 2.205% | 0 | 30 | 220,454.64 | 10,680,948.38 | 20,680,948.38 |
| sep-18 | 1.518% | 2.192% | 0 | 30 | 219,175.32 | 10,900,123.70 | 20,900,123.70 |
| oct-18 | 1.505% | 2.174% | 0 | 30 | 217,401.04 | 11,117,524.74 | 21,117,524.74 |
| nov-18 | 1.495% | 2.160% | 0 | 30 | 216,018.69 | 11,333,543.44 | 21,333,543.44 |
| dic-18 | 1.489% | 2.151% | 0 | 30 | 215,128.96 | 11,548,672.39 | 21,548,672.39 |
| ene-19 | 1.472% | 2.128% | 0 | 30 | 212,752.14 | 11,761,424.54 | 21,761,424.54 |
| feb-19 | 1.510% | 2.181% | 0 | 28 | 203,552.01 | 11,964,976.55 | 21,964,976.55 |
| mar-19 | 1.486% | 2.148% | 0 | 30 | 214,832.19 | 12,179,808.73 | 22,179,808.73 |
| abr-19 | 1.483% | 2.143% | 0 | 30 | 214,337.36 | 12,394,146.09 | 22,394,146.09 |
| may-19 | 1.484% | 2.145% | 0 | 30 | 214,535.32 | 12,608,681.42 | 22,608,681.42 |
| jun-19 | 1.481% | 2.141% | 0 | 30 | 214,139.36 | 12,822,820.77 | 22,822,820.77 |
| jul-19 | 1.480% | 2.139% | 0 | 30 | 213,941.31 | 13,036,762.08 | 23,036,762.08 |
| ago-19 | 1.483% | 2.143% | 0 | 30 | 214,337.36 | 13,251,099.45 | 23,251,099.45 |
| sep-19 | 1.483% | 2.143% | 0 | 30 | 214,337.36 | 13,465,436.81 | 23,465,436.81 |
| oct-19 | 1.467% | 2.122% | 0 | 30 | 212,156.99 | 13,677,593.80 | 23,677,593.80 |
| nov-19 | 1.462% | 2.115% | 0 | 30 | 211,462.16 | 13,889,055.96 | 23,889,055.96 |
| dic-19 | 1.454% | 2.103% | 0 | 30 | 210,269.81 | 14,099,325.77 | 24,099,325.77 |
| ene-20 | 1.444% | 2.089% | 0 | 30 | 208,876.80 | 14,308,202.57 | 24,308,202.57 |
| feb-20 | 1.464% | 2.118% | 0 | 29 | 204,701.34 | 14,512,903.92 | 24,512,903.92 |
| mar-20 | 1.457% | 2.107% | 0 | 30 | 210,667.43 | 14,723,571.35 | 24,723,571.35 |
| abr-20 | 1.438% | 2.081% | 0 | 30 | 208,079.86 | 14,931,651.20 | 24,931,651.20 |
| may-20 | 1.402% | 2.031% | 0 | 30 | 203,083.38 | 15,134,734.58 | 25,134,734.58 |
| jun-20 | 1.397% | 2.024% | 0 | 30 | 202,381.72 | 15,337,116.30 | 25,337,116.30 |
| jul-20 | 1.397% | 2.024% | 0 | 30 | 202,381.72 | 15,539,498.01 | 25,539,498.01 |
| ago-20 | 1.410% | 2.041% | 0 | 30 | 204,084.83 | 15,743,582.84 | 25,743,582.84 |
| sep-20 | 1.427% | 2.047% | 0 | 30 | 204,720.00 | 15,948,302.84 | 25,948,302.84 |
| oct-20 | 1.395% | 2.021% | 0 | 30 | 202,083.33 | 16,150,386.17 | 26,150,386.17 |
| nov-20 | 1.377% | 1.996% | 0 | 30 | 199,569.76 | 16,349,955.93 | 26,349,955.93 |
| dic-20 | 1.350% | 1.957% | 0 | 30 | 195,739.83 | 16,545,695.76 | 26,545,695.76 |
| ene-21 | 1.340% | 1.943% | 0 | 30 | 194,324.81 | 16,740,020.58 | 26,740,020.58 |

Rad. 730554089002015-00101-00  
Demandante: Banco de Agrario de Colombia S.A.  
Demandada: José Ricardo Vargas Navas

|        |        |        |   |    |            |               |               |
|--------|--------|--------|---|----|------------|---------------|---------------|
| feb-21 | 1.356% | 1.965% | 0 | 28 | 183,444.29 | 16,923,464.86 | 26,923,464.86 |
| mar-21 | 1.347% | 1.952% | 0 | 30 | 195,234.72 | 17,118,699.58 | 27,118,699.58 |
| may-21 | 1.333% | 1.933% | 0 | 30 | 193,312.76 | 17,506,235.99 | 27,506,235.99 |
| jun-21 | 1.332% | 1.932% | 0 | 30 | 193,211.49 | 17,699,447.49 | 27,699,447.49 |
| jul-21 | 1.330% | 1.929% | 0 | 30 | 192,907.63 | 17,892,355.11 | 27,892,355.11 |
| ago-21 | 1.334% | 1.935% | 0 | 30 | 193,515.26 | 18,085,870.37 | 28,085,870.37 |
| sep-21 | 1.331% | 1.930% | 0 | 30 | 193,008.93 | 18,278,879.29 | 28,278,879.29 |
| oct-21 | 1.323% | 1.919% | 0 | 30 | 191,894.02 | 18,470,773.32 | 28,470,773.32 |
| nov-21 | 1.336% | 1.938% | 0 | 30 | 193,818.92 | 18,664,592.24 | 28,664,592.24 |
| dic-21 | 1.350% | 1.957% | 0 | 30 | 195,739.83 | 18,860,332.07 | 28,860,332.07 |
| ene-22 | 1.364% | 1.978% | 0 | 30 | 197,757.56 | 19,058,089.63 | 29,058,089.63 |
| feb-22 | 1.410% | 2.042% | 0 | 28 | 190,572.59 | 19,248,662.22 | 29,248,662.22 |
| mar-22 | 1.422% | 2.059% | 0 | 30 | 205,884.72 | 19,454,546.94 | 29,454,546.94 |
| abr-22 | 1.422% | 2.117% | 0 | 30 | 211,660.74 | 19,666,207.67 | 29,666,207.67 |
| may-22 | 1.510% | 2.182% | 0 | 30 | 218,190.03 | 19,884,397.70 | 29,884,397.70 |
| jun-22 | 1.559% | 2.250% | 0 | 30 | 224,967.39 | 20,109,365.08 | 30,109,365.08 |
| jul-22 | 1.621% | 2.335% | 0 | 30 | 233,539.89 | 20,342,904.98 | 30,342,904.98 |
| ago-22 | 1.685% | 2.425% | 0 | 12 | 97,005.77  | 20,439,910.75 | 30,439,910.75 |

|                      |               |
|----------------------|---------------|
| SALDO DE COSTAS      | 1,056,885.00  |
| CAPITAL              | 10,000,000.00 |
| INTERESES CORRIENTES | 891,300.00    |
| INTERESES MORATORIOS | 19,548,610.75 |
| SUB TOTAL CRÉDITO    | 30,439,910.75 |
| MENOS ABONOS         | 0.00          |
| TOTAL LIQUIDACION    | 31,496,795.75 |

NOTIFIQUESE

EL JUEZ,

FABIAN RICARDO BERNAL DIAZ

JUZGADO SEGUNDO PROMISCOJO MUNICIPAL  
DE ARMERO GUAYABAL  
La Providencia anterior se notifica por  
  
ESTADO N° 055  
Hoy 18 de agosto de 2022