

**LIQUIDACION ACTUALIZADA - NERLY MARGOTH ESPAÑA NAVARRO RAD:
13836318900120210003500**

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Mié 24/05/2023 10:25 AM

Para: Juzgado 01 Civil Circuito - Bolívar - Turbaco <j01cctoturbaco@cendoj.ramajudicial.gov.co>

 8 archivos adjuntos (826 KB)

NERLY MARGOTH ESPAÑA NAVA--7890086599.pdf; NERLY MARGOTH ESPAÑA NAVA--377815023231331.pdf; NERLY MARGOTH ESPAÑA NAVA--7890085782.pdf; NERLY MARGOTH ESPAÑA NAVA--7890084860.pdf; NERLY MARGOTH ESPAÑA NAVA--7890086211.pdf; NERLY MARGOTH ESPAÑA NAVARRO--32891.pdf; NERLY MARGOTH ESPAÑA NAVA--4099840390947706.pdf; LIQUIDACION ACTUALIZADA NERLY.pdf;

JUEZ PRIMERO CIVIL DE CIRCUITO DE TURBACO

Referencia : DEMANDA PARA LA EFECTIVIDAD DE LA GARANTIA REAL DE
MAYOR CUANTIA Demandante: BANCOLOMBIA S.A.

Demandado: NERLY MARGOTH ESPAÑA NAVARRO

RAD: 13836318900120210003500

24 DE MAYO DE 2023

SEÑOR
JUEZ PRIMERO CIVIL DE CIRCUITO DE TURBACO
E. S. D.

Referencia : DEMANDA PARA LA EFECTIVIDAD DE LA GARANTIA REAL DE
MAYOR CUANTIA Demandante: BANCOLOMBIA S.A.
Demandado: NERLY MARGOTH ESPAÑA NAVARRO

RAD: 13836318900120210003500

ERNESTO CARLOS VELEZ BENEDETTI identificado con C.C. No.79.947.585 de Bogotá,
con tarjeta profesional No.117.726 del C. S. de la J., actuando en mi calidad de apoderado
de la parte demandante dentro del proceso de la referencia acudo a usted respetuosamente
con el fin de **APORTAR LIQUIDACION DEL CREDITO ACTUALIZADA .**



ERNESTO CARLOS VELEZ BENEDETTI
C.C.79.947.585 De Bogota
T.P. 117.726 del C.S. de la J.



Medellin, mayo 19 de 2023

Ciudad

Producto

Crédito

Pagaré

7890084860

Titular

Cédula o Nit.

Crédito

Mora desde

NERLY MARGOTH ESPA#A NAVA

45506131

7890084860

octubre 26 de 2020

Tasa máxima Actual

37.44%

Liquidación de la Obligación a oct 26 de 2020	
	Valor en pesos
Capital	83,839,068.00
Int. Corrientes a fecha de demanda	2,255,596.00
Intereses por Mora	0.00
Seguros	0.00
Total demanda	86,094,664.00

Saldo de la obligación a may 19 de 2023	
	Valor en pesos
Capital	83,839,068.00
Interes Corriente	2,255,596.00
Intereses por Mora	51,810,302.38
Seguros en Demanda	0.00
Total Demanda	137,904,966.38

Gerencia de Servicios de Cobranza



NERLY MARGOTH ESPA#A NAVA

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/26/2020			83,839,068.00	2,255,596.00	0.00						83,839,068.00	2,255,596.00	0.00	86,094,664.00
Saldos para Demanda	oct-26-2020	0.00%	0	83,839,068.00	2,255,596.00	0.00	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	0.00	86,094,664.00
Cierre de Mes	oct-31-2020	24.00%	5	83,839,068.00	2,255,596.00	247,452.93	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	247,452.93	86,342,116.93
Cierre de Mes	nov-30-2020	23.70%	30	83,839,068.00	2,255,596.00	1,726,206.09	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	1,726,206.09	87,820,870.09
Cierre de Mes	dic-31-2020	23.25%	31	83,839,068.00	2,255,596.00	3,228,217.51	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	3,228,217.51	89,322,881.51
Cierre de Mes	ene-31-2021	23.09%	31	83,839,068.00	2,255,596.00	4,720,420.55	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	4,720,420.55	90,815,084.55
Abono	feb-17-2021	23.35%	17	83,839,068.00	2,255,596.00	5,543,842.72	0.00	0.00	100,000.00	0.00	100,000.00	83,839,068.00	2,255,596.00	5,443,842.72	91,538,506.72
Cierre de Mes	feb-28-2021	23.35%	11	83,839,068.00	2,255,596.00	5,975,725.92	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	5,975,725.92	92,070,389.92
Cierre de Mes	mar-31-2021	23.20%	31	83,839,068.00	2,255,596.00	7,474,471.04	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	7,474,471.04	93,569,135.04
Cierre de Mes	abr-30-2021	23.08%	30	83,839,068.00	2,255,596.00	8,917,674.04	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	8,917,674.04	95,012,338.04
Cierre de Mes	may-31-2021	22.97%	31	83,839,068.00	2,255,596.00	10,402,853.64	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	10,402,853.64	96,497,517.64
Cierre de Mes	jun-30-2021	22.96%	30	83,839,068.00	2,255,596.00	11,839,262.68	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	11,839,262.68	97,933,926.68
Cierre de Mes	jul-31-2021	22.92%	31	83,839,068.00	2,255,596.00	13,321,628.82	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	13,321,628.82	99,416,292.82
Cierre de Mes	ago-31-2021	22.99%	31	83,839,068.00	2,255,596.00	14,808,214.28	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	14,808,214.28	100,902,878.28
Cierre de Mes	sep-30-2021	22.94%	30	83,839,068.00	2,255,596.00	16,243,262.83	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	16,243,262.83	102,337,926.83
Cierre de Mes	oct-31-2021	22.80%	31	83,839,068.00	2,255,596.00	17,718,585.08	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	17,718,585.08	103,813,249.08
Cierre de Mes	nov-30-2021	23.03%	30	83,839,068.00	2,255,596.00	19,159,072.18	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	19,159,072.18	105,253,736.18
Cierre de Mes	dic-31-2021	23.25%	31	83,839,068.00	2,255,596.00	20,661,083.60	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	20,661,083.60	106,755,747.60
Cierre de Mes	ene-31-2022	23.49%	31	83,839,068.00	2,255,596.00	22,177,057.82	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	22,177,057.82	108,271,721.82
Cierre de Mes	feb-28-2022	24.25%	28	83,839,068.00	2,255,596.00	23,585,074.39	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	23,585,074.39	109,679,738.39
Cierre de Mes	mar-31-2022	24.45%	31	83,839,068.00	2,255,596.00	25,157,242.98	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	25,157,242.98	111,251,906.98
Cierre de Mes	abr-30-2022	25.13%	30	83,839,068.00	2,255,596.00	26,716,449.34	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	26,716,449.34	112,811,113.34
Cierre de Mes	may-31-2022	25.90%	31	83,839,068.00	2,255,596.00	28,372,524.26	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	28,372,524.26	114,467,188.26
Cierre de Mes	jun-30-2022	26.69%	30	83,839,068.00	2,255,596.00	30,018,747.51	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	30,018,747.51	116,113,411.51
Cierre de Mes	jul-31-2022	27.70%	31	83,839,068.00	2,255,596.00	31,777,909.75	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	31,777,909.75	117,872,573.75
Cierre de Mes	ago-31-2022	28.75%	31	83,839,068.00	2,255,596.00	33,597,000.78	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	33,597,000.78	119,691,664.78
Cierre de Mes	sep-30-2022	30.19%	30	83,839,068.00	2,255,596.00	35,435,011.26	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	35,435,011.26	121,529,675.26
Cierre de Mes	oct-31-2022	31.42%	31	83,839,068.00	2,255,596.00	37,403,390.07	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	37,403,390.07	123,498,054.07
Cierre de Mes	nov-30-2022	32.69%	30	83,839,068.00	2,255,596.00	39,375,430.05	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	39,375,430.05	125,470,094.05
Cierre de Mes	dic-31-2022	34.69%	31	83,839,068.00	2,255,596.00	41,522,861.74	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	41,522,861.74	127,617,525.74
Cierre de Mes	ene-31-2023	35.95%	31	83,839,068.00	2,255,596.00	43,738,634.92	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	43,738,634.92	129,833,298.92
Cierre de Mes	feb-28-2023	37.35%	28	83,839,068.00	2,255,596.00	45,804,686.25	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	45,804,686.25	131,899,350.25
Cierre de Mes	mar-31-2023	38.03%	31	83,839,068.00	2,255,596.00	48,131,231.50	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	48,131,231.50	134,225,895.50
Cierre de Mes	abr-30-2023	38.59%	30	83,839,068.00	2,255,596.00	50,410,717.70	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	50,410,717.70	136,505,381.70
Saldos para Demanda	may-19-2023	37.44%	19	83,839,068.00	2,255,596.00	51,810,302.38	0.00	0.00	0.00	0.00	0.00	83,839,068.00	2,255,596.00	51,810,302.38	137,904,966.38



Medellin, mayo 19 de 2023

Ciudad

Producto

Crédito

Pagaré

7890085782

Titular

Cédula o Nit.

Crédito

Mora desde

NERLY MARGOTH ESPA#A NAVA

45506131

7890085782

octubre 26 de 2020

Tasa máxima Actual

37.44%

Liquidación de la Obligación a oct 26 de 2020	
	Valor en pesos
Capital	93,366,944.00
Int. Corrientes a fecha de demanda	8,311,017.00
Intereses por Mora	0.00
Seguros	0.00
Total demanda	101,677,961.00

Saldo de la obligación a may 19 de 2023	
	Valor en pesos
Capital	93,366,944.00
Interes Corriente	8,311,017.00
Intereses por Mora	57,591,836.16
Seguros en Demanda	0.00
Total Demanda	159,269,797.16

Gerencia de Servicios de Cobranza



NERLY MARGOTH ESPA#A NAVA

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	oct/26/2020			93,366,944.00	8,311,017.00	0.00						93,366,944.00	8,311,017.00	0.00	101,677,961.00
Saldos para Demanda	oct-26-2020	0.00%	0	93,366,944.00	8,311,017.00	0.00	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	0.00	101,677,961.00
Cierre de Mes	oct-31-2020	24.00%	5	93,366,944.00	8,311,017.00	275,574.67	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	275,574.67	101,953,535.67
Cierre de Mes	nov-30-2020	23.70%	30	93,366,944.00	8,311,017.00	1,922,380.47	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	1,922,380.47	103,600,341.47
Cierre de Mes	dic-31-2020	23.25%	31	93,366,944.00	8,311,017.00	3,595,087.71	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	3,595,087.71	105,273,048.71
Cierre de Mes	ene-31-2021	23.09%	31	93,366,944.00	8,311,017.00	5,256,871.90	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	5,256,871.90	106,934,832.90
Cierre de Mes	feb-28-2021	23.35%	28	93,366,944.00	8,311,017.00	6,772,018.25	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	6,772,018.25	108,449,979.25
Cierre de Mes	mar-31-2021	23.20%	31	93,366,944.00	8,311,017.00	8,441,088.00	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	8,441,088.00	110,119,049.00
Abono	abr-16-2021	23.08%	16	93,366,944.00	8,311,017.00	9,294,855.34	0.00	0.00	100,000.00	0.00	100,000.00	93,366,944.00	8,311,017.00	9,194,855.34	110,872,816.34
Cierre de Mes	abr-30-2021	23.08%	14	93,366,944.00	8,311,017.00	9,941,476.28	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	9,941,476.28	111,619,437.28
Cierre de Mes	may-31-2021	22.97%	31	93,366,944.00	8,311,017.00	11,595,438.85	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	11,595,438.85	113,273,399.85
Abono	jun-15-2021	22.96%	15	93,366,944.00	8,311,017.00	12,391,866.80	0.00	0.00	110,000.00	0.00	110,000.00	93,366,944.00	8,311,017.00	12,281,866.80	113,959,827.80
Cierre de Mes	jun-30-2021	22.96%	15	93,366,944.00	8,311,017.00	13,078,294.74	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	13,078,294.74	114,756,255.74
Cierre de Mes	jul-31-2021	22.92%	31	93,366,944.00	8,311,017.00	14,729,124.12	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	14,729,124.12	116,407,085.12
Cierre de Mes	ago-31-2021	22.99%	31	93,366,944.00	8,311,017.00	16,384,652.32	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	16,384,652.32	118,062,613.32
Cierre de Mes	sep-30-2021	22.94%	30	93,366,944.00	8,311,017.00	17,982,786.71	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	17,982,786.71	119,660,747.71
Cierre de Mes	oct-31-2021	22.80%	31	93,366,944.00	8,311,017.00	19,625,771.69	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	19,625,771.69	121,303,732.69
Cierre de Mes	nov-30-2021	23.03%	30	93,366,944.00	8,311,017.00	21,229,962.70	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	21,229,962.70	122,907,923.70
Cierre de Mes	dic-31-2021	23.25%	31	93,366,944.00	8,311,017.00	22,902,669.94	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	22,902,669.94	124,580,630.94
Cierre de Mes	ene-31-2022	23.49%	31	93,366,944.00	8,311,017.00	24,590,926.78	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	24,590,926.78	126,268,887.78
Cierre de Mes	feb-28-2022	24.25%	28	93,366,944.00	8,311,017.00	26,158,957.14	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	26,158,957.14	127,836,918.14
Cierre de Mes	mar-31-2022	24.45%	31	93,366,944.00	8,311,017.00	27,909,794.55	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	27,909,794.55	129,587,755.55
Cierre de Mes	abr-30-2022	25.13%	30	93,366,944.00	8,311,017.00	29,646,196.64	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	29,646,196.64	131,324,157.64
Cierre de Mes	may-31-2022	25.90%	31	93,366,944.00	8,311,017.00	31,490,475.91	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	31,490,475.91	133,168,436.91
Cierre de Mes	jun-30-2022	26.69%	30	93,366,944.00	8,311,017.00	33,323,783.90	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	33,323,783.90	135,001,744.90
Cierre de Mes	jul-31-2022	27.70%	31	93,366,944.00	8,311,017.00	35,282,865.82	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	35,282,865.82	136,960,826.82
Cierre de Mes	ago-31-2022	28.75%	31	93,366,944.00	8,311,017.00	37,308,687.12	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	37,308,687.12	138,986,648.12
Cierre de Mes	sep-30-2022	30.19%	30	93,366,944.00	8,311,017.00	39,355,577.99	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	39,355,577.99	141,033,538.99
Cierre de Mes	oct-31-2022	31.42%	31	93,366,944.00	8,311,017.00	41,547,652.86	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	41,547,652.86	143,225,613.86
Cierre de Mes	nov-30-2022	32.69%	30	93,366,944.00	8,311,017.00	43,743,804.97	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	43,743,804.97	145,421,765.97
Cierre de Mes	dic-31-2022	34.69%	31	93,366,944.00	8,311,017.00	46,135,281.15	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	46,135,281.15	147,813,242.15
Cierre de Mes	ene-31-2023	35.95%	31	93,366,944.00	8,311,017.00	48,602,865.48	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	48,602,865.48	150,280,826.48
Cierre de Mes	feb-28-2023	37.35%	28	93,366,944.00	8,311,017.00	50,903,712.85	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	50,903,712.85	152,581,673.85
Cierre de Mes	mar-31-2023	38.03%	31	93,366,944.00	8,311,017.00	53,494,657.91	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	53,494,657.91	155,172,618.91
Cierre de Mes	abr-30-2023	38.59%	30	93,366,944.00	8,311,017.00	56,033,195.93	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	56,033,195.93	157,711,156.93
Saldos para Demanda	may-19-2023	37.44%	19	93,366,944.00	8,311,017.00	57,591,836.16	0.00	0.00	0.00	0.00	0.00	93,366,944.00	8,311,017.00	57,591,836.16	159,269,797.16



Medellin, mayo 19 de 2023

Ciudad

Producto

Crédito

Pagaré

7890086211

Titular

Cédula o Nit.

Crédito

Mora desde

NERLY MARGOTH ESPA#A NAVA

45506131

7890086211

noviembre 2 de 2020

Tasa máxima Actual

37.44%

Liquidación de la Obligación a nov 2 de 2020	
	Valor en pesos
Capital	95,016,621.00
Int. Corrientes a fecha de demanda	2,890,481.00
Intereses por Mora	0.00
Seguros	0.00
Total demanda	97,907,102.00

Saldo de la obligación a may 19 de 2023	
	Valor en pesos
Capital	95,016,621.00
Interes Corriente	2,890,481.00
Intereses por Mora	58,139,054.98
Seguros en Demanda	0.00
Total Demanda	156,046,156.98

Gerencia de Servicios de Cobranza



NERLY MARGOTH ESPA#A NAVA

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	nov/2/2020			95,016,621.00	2,890,481.00	0.00						95,016,621.00	2,890,481.00	0.00	97,907,102.00
Saldos para Demanda	nov-2-2020	0.00%	0	95,016,621.00	2,890,481.00	0.00	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	0.00	97,907,102.00
Cierre de Mes	nov-30-2020	23.70%	28	95,016,621.00	2,890,481.00	1,563,262.03	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	1,563,262.03	99,470,364.03
Cierre de Mes	dic-31-2020	23.25%	31	95,016,621.00	2,890,481.00	3,265,523.91	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	3,265,523.91	101,172,625.91
Cierre de Mes	ene-31-2021	23.09%	31	95,016,621.00	2,890,481.00	4,956,669.75	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	4,956,669.75	102,863,771.75
Cierre de Mes	feb-28-2021	23.35%	28	95,016,621.00	2,890,481.00	6,498,586.84	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	6,498,586.84	104,405,688.84
Abono	mar-15-2021	23.20%	15	95,016,621.00	2,890,481.00	7,316,713.06	0.00	0.00	100,000.00	0.00	100,000.00	95,016,621.00	2,890,481.00	7,216,713.06	105,123,815.06
Cierre de Mes	mar-31-2021	23.20%	16	95,016,621.00	2,890,481.00	8,089,630.83	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	8,089,630.83	105,996,732.83
Cierre de Mes	abr-30-2021	23.08%	30	95,016,621.00	2,890,481.00	9,725,243.86	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	9,725,243.86	107,632,345.86
Cierre de Mes	may-31-2021	22.97%	31	95,016,621.00	2,890,481.00	11,408,429.88	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	11,408,429.88	109,315,531.88
Cierre de Mes	jun-30-2021	22.96%	30	95,016,621.00	2,890,481.00	13,036,343.17	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	13,036,343.17	110,943,445.17
Cierre de Mes	jul-31-2021	22.92%	31	95,016,621.00	2,890,481.00	14,716,340.64	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	14,716,340.64	112,623,442.64
Cierre de Mes	ago-31-2021	22.99%	31	95,016,621.00	2,890,481.00	16,401,119.94	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	16,401,119.94	114,308,221.94
Abono	sep-15-2021	22.94%	15	95,016,621.00	2,890,481.00	17,210,855.36	0.00	0.00	20,000.00	0.00	20,000.00	95,016,621.00	2,890,481.00	17,190,855.36	115,097,957.36
Abono	sep-16-2021	22.94%	1	95,016,621.00	2,890,481.00	17,244,624.20	0.00	0.00	170,000.00	0.00	170,000.00	95,016,621.00	2,890,481.00	17,074,624.20	114,981,726.20
Cierre de Mes	sep-30-2021	22.94%	14	95,016,621.00	2,890,481.00	17,830,163.22	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	17,830,163.22	115,737,265.22
Cierre de Mes	oct-31-2021	22.80%	31	95,016,621.00	2,890,481.00	19,502,177.69	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	19,502,177.69	117,409,279.69
Cierre de Mes	nov-30-2021	23.03%	30	95,016,621.00	2,890,481.00	21,134,712.74	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	21,134,712.74	119,041,814.74
Cierre de Mes	dic-31-2021	23.25%	31	95,016,621.00	2,890,481.00	22,836,974.63	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	22,836,974.63	120,744,076.63
Cierre de Mes	ene-31-2022	23.49%	31	95,016,621.00	2,890,481.00	24,555,060.86	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	24,555,060.86	122,462,162.86
Cierre de Mes	feb-28-2022	24.25%	28	95,016,621.00	2,890,481.00	26,150,796.35	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	26,150,796.35	124,057,898.35
Cierre de Mes	mar-31-2022	24.45%	31	95,016,621.00	2,890,481.00	27,932,568.86	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	27,932,568.86	125,839,670.86
Cierre de Mes	abr-30-2022	25.13%	30	95,016,621.00	2,890,481.00	29,699,651.00	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	29,699,651.00	127,606,753.00
Cierre de Mes	may-31-2022	25.90%	31	95,016,621.00	2,890,481.00	31,576,516.37	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	31,576,516.37	129,483,618.37
Cierre de Mes	jun-30-2022	26.69%	30	95,016,621.00	2,890,481.00	33,442,216.62	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	33,442,216.62	131,349,318.62
Cierre de Mes	jul-31-2022	27.70%	31	95,016,621.00	2,890,481.00	35,435,913.07	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	35,435,913.07	133,343,015.07
Cierre de Mes	ago-31-2022	28.75%	31	95,016,621.00	2,890,481.00	37,497,528.10	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	37,497,528.10	135,404,630.10
Cierre de Mes	sep-30-2022	30.19%	30	95,016,621.00	2,890,481.00	39,580,584.96	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	39,580,584.96	137,487,686.96
Cierre de Mes	oct-31-2022	31.42%	31	95,016,621.00	2,890,481.00	41,811,391.05	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	41,811,391.05	139,718,493.05
Cierre de Mes	nov-30-2022	32.69%	30	95,016,621.00	2,890,481.00	44,046,346.42	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	44,046,346.42	141,953,448.42
Cierre de Mes	dic-31-2022	34.69%	31	95,016,621.00	2,890,481.00	46,480,076.99	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	46,480,076.99	144,387,178.99
Cierre de Mes	ene-31-2023	35.95%	31	95,016,621.00	2,890,481.00	48,991,260.45	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	48,991,260.45	146,898,362.45
Cierre de Mes	feb-28-2023	37.35%	28	95,016,621.00	2,890,481.00	51,332,760.91	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	51,332,760.91	149,239,862.91
Cierre de Mes	mar-31-2023	38.03%	31	95,016,621.00	2,890,481.00	53,969,484.73	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	53,969,484.73	151,876,586.73
Cierre de Mes	abr-30-2023	38.59%	30	95,016,621.00	2,890,481.00	56,552,875.53	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	56,552,875.53	154,459,977.53
Saldos para Demanda	may-19-2023	37.44%	19	95,016,621.00	2,890,481.00	58,139,054.98	0.00	0.00	0.00	0.00	0.00	95,016,621.00	2,890,481.00	58,139,054.98	156,046,156.98



Medellin, mayo 19 de 2023

Ciudad

Producto

Crédito

Pagaré

7890086599

Titular

Cédula o Nit.

Crédito

Mora desde

NERLY MARGOTH ESPA#A NAVA

45506131

7890086599

noviembre 9 de 2020

Tasa máxima Actual

37.44%

Liquidación de la Obligación a nov 9 de 2020	
	Valor en pesos
Capital	98,590,177.00
Int. Corrientes a fecha de demanda	4,545,635.00
Intereses por Mora	0.00
Seguros	0.00
Total demanda	103,135,812.00

Saldo de la obligación a may 19 de 2023	
	Valor en pesos
Capital	98,590,177.00
Interes Corriente	4,545,635.00
Intereses por Mora	59,455,236.00
Seguros en Demanda	0.00
Total Demanda	162,591,048.00

Gerencia de Servicios de Cobranza



NERLY MARGOTH ESPA#A NAVA

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	nov/9/2020			98,590,177.00	4,545,635.00	0.00						98,590,177.00	4,545,635.00	0.00	103,135,812.00
Saldos para Demanda	nov-9-2020	0.00%	0	98,590,177.00	4,545,635.00	0.00	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	0.00	103,135,812.00
Cierre de Mes	nov-30-2020	23.70%	21	98,590,177.00	4,545,635.00	1,214,057.10	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	1,214,057.10	104,349,869.10
Cierre de Mes	dic-31-2020	23.25%	31	98,590,177.00	4,545,635.00	2,980,340.71	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	2,980,340.71	106,116,152.71
Cierre de Mes	ene-31-2021	23.09%	31	98,590,177.00	4,545,635.00	4,735,090.20	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	4,735,090.20	107,870,902.20
Cierre de Mes	feb-28-2021	23.35%	28	98,590,177.00	4,545,635.00	6,334,998.48	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	6,334,998.48	109,470,810.48
Cierre de Mes	mar-31-2021	23.20%	31	98,590,177.00	4,545,635.00	8,097,441.10	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	8,097,441.10	111,233,253.10
Cierre de Mes	abr-30-2021	23.08%	30	98,590,177.00	4,545,635.00	9,794,569.20	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	9,794,569.20	112,930,381.20
Cierre de Mes	may-31-2021	22.97%	31	98,590,177.00	4,545,635.00	11,541,059.52	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	11,541,059.52	114,676,871.52
Abono	jun-15-2021	22.96%	15	98,590,177.00	4,545,635.00	12,382,042.08	0.00	0.00	771,554.00	0.00	771,554.00	98,590,177.00	4,545,635.00	11,610,488.08	114,746,300.08
Cierre de Mes	jun-30-2021	22.96%	15	98,590,177.00	4,545,635.00	12,451,470.65	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	12,451,470.65	115,587,282.65
Cierre de Mes	jul-31-2021	22.92%	31	98,590,177.00	4,545,635.00	14,194,652.48	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	14,194,652.48	117,330,464.48
Cierre de Mes	ago-31-2021	22.99%	31	98,590,177.00	4,545,635.00	15,942,796.00	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	15,942,796.00	119,078,608.00
Cierre de Mes	sep-30-2021	22.94%	30	98,590,177.00	4,545,635.00	17,630,334.92	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	17,630,334.92	120,766,146.92
Cierre de Mes	oct-31-2021	22.80%	31	98,590,177.00	4,545,635.00	19,365,233.52	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	19,365,233.52	122,501,045.52
Cierre de Mes	nov-30-2021	23.03%	30	98,590,177.00	4,545,635.00	21,059,167.89	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	21,059,167.89	124,194,979.89
Cierre de Mes	dic-31-2021	23.25%	31	98,590,177.00	4,545,635.00	22,825,451.50	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	22,825,451.50	125,961,263.50
Cierre de Mes	ene-31-2022	23.49%	31	98,590,177.00	4,545,635.00	24,608,154.61	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	24,608,154.61	127,743,966.61
Cierre de Mes	feb-28-2022	24.25%	28	98,590,177.00	4,545,635.00	26,263,905.39	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	26,263,905.39	129,399,717.39
Cierre de Mes	mar-31-2022	24.45%	31	98,590,177.00	4,545,635.00	28,112,690.01	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	28,112,690.01	131,248,502.01
Cierre de Mes	abr-30-2022	25.13%	30	98,590,177.00	4,545,635.00	29,946,231.75	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	29,946,231.75	133,082,043.75
Cierre de Mes	may-31-2022	25.90%	31	98,590,177.00	4,545,635.00	31,893,685.65	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	31,893,685.65	135,029,497.65
Cierre de Mes	jun-30-2022	26.69%	30	98,590,177.00	4,545,635.00	33,829,554.51	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	33,829,554.51	136,965,366.51
Cierre de Mes	jul-31-2022	27.70%	31	98,590,177.00	4,545,635.00	35,898,233.48	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	35,898,233.48	139,034,045.48
Cierre de Mes	ago-31-2022	28.75%	31	98,590,177.00	4,545,635.00	38,037,385.44	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	38,037,385.44	141,173,197.44
Cierre de Mes	sep-30-2022	30.19%	30	98,590,177.00	4,545,635.00	40,198,785.65	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	40,198,785.65	143,334,597.65
Cierre de Mes	oct-31-2022	31.42%	31	98,590,177.00	4,545,635.00	42,513,491.91	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	42,513,491.91	145,649,303.91
Cierre de Mes	nov-30-2022	32.69%	30	98,590,177.00	4,545,635.00	44,832,503.50	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	44,832,503.50	147,968,315.50
Cierre de Mes	dic-31-2022	34.69%	31	98,590,177.00	4,545,635.00	47,357,766.19	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	47,357,766.19	150,493,578.19
Cierre de Mes	ene-31-2023	35.95%	31	98,590,177.00	4,545,635.00	49,963,394.75	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	49,963,394.75	153,099,206.75
Cierre de Mes	feb-28-2023	37.35%	28	98,590,177.00	4,545,635.00	52,392,958.57	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	52,392,958.57	155,528,770.57
Cierre de Mes	mar-31-2023	38.03%	31	98,590,177.00	4,545,635.00	55,128,849.04	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	55,128,849.04	158,264,661.04
Cierre de Mes	abr-30-2023	38.59%	30	98,590,177.00	4,545,635.00	57,809,400.65	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	57,809,400.65	160,945,212.65
Saldos para Demanda	may-19-2023	37.44%	19	98,590,177.00	4,545,635.00	59,455,236.00	0.00	0.00	0.00	0.00	0.00	98,590,177.00	4,545,635.00	59,455,236.00	162,591,048.00



Medellin, mayo 19 de 2023

Producto Tarjeta de Crédito AMEX
Pagaré 377815023231331

Ciudad

Titular
Cédula o Nit.
Tarjeta de Crédito AMEX
Mora desde
NERLY MARGOTH ESPA#A NAVA
45506131
377815023231331
enero 29 de 2021

Tasa máxima Actual 37.44%

Liquidación de la Obligación a ene 29 de 2021	
	Valor en pesos
Capital	2,676,661.00
Int. Corrientes a fecha de demanda	0.00
Intereses por Mora	0.00
Seguros	0.00
Total demanda	2,676,661.00

Saldo de la obligación a may 19 de 2023	
	Valor en pesos
Capital	2,676,661.00
Interes Corriente	0.00
Intereses por Mora	1,287,645.89
Seguros en Demanda	0.00
Total Demanda	3,964,306.89

Gerencia de Servicios de Cobranza



NERLY MARGOTH ESPA#A NAVA

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	ene/29/2021			2,676,661.00	0.00	0.00						2,676,661.00	0.00	0.00	2,676,661.00
Saldos para Demanda	ene-29-2021	0.00%	0	2,676,661.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	0.00	2,676,661.00
Cierre de Mes	ene-31-2021	23.09%	2	2,676,661.00	0.00	3,048.27	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	3,048.27	2,679,709.27
Cierre de Mes	feb-28-2021	23.35%	28	2,676,661.00	0.00	46,484.77	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	46,484.77	2,723,145.77
Cierre de Mes	mar-31-2021	23.20%	31	2,676,661.00	0.00	94,333.97	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	94,333.97	2,770,994.97
Cierre de Mes	abr-30-2021	23.08%	30	2,676,661.00	0.00	140,409.93	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	140,409.93	2,817,070.93
Abono	may-18-2021	22.97%	18	2,676,661.00	0.00	167,840.45	0.00	0.00	100,000.13	0.00	100,000.13	2,676,661.00	0.00	67,840.32	2,744,501.32
Cierre de Mes	may-31-2021	22.97%	13	2,676,661.00	0.00	87,623.17	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	87,623.17	2,764,284.17
Abono	jun-18-2021	22.96%	18	2,676,661.00	0.00	115,045.07	0.00	0.00	361.00	0.00	361.00	2,676,661.00	0.00	114,684.07	2,791,345.07
0	jun-18-2021	22.96%	0	2,676,661.00	0.00	114,684.07	0.00	0.00	361.00	0.00	361.00	2,676,661.00	0.00	114,323.07	2,790,984.07
Cierre de Mes	jun-30-2021	22.96%	12	2,676,661.00	0.00	132,573.25	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	132,573.25	2,809,234.25
Abono	jul-16-2021	22.92%	16	2,676,661.00	0.00	156,896.14	0.00	0.00	100,000.00	0.00	100,000.00	2,676,661.00	0.00	56,896.14	2,733,557.14
Cierre de Mes	jul-31-2021	22.92%	15	2,676,661.00	0.00	79,692.39	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	79,692.39	2,756,353.39
Abono	ago-18-2021	22.99%	18	2,676,661.00	0.00	107,148.78	0.00	0.00	3,001.00	0.00	3,001.00	2,676,661.00	0.00	104,147.78	2,780,808.78
Cierre de Mes	ago-31-2021	22.99%	13	2,676,661.00	0.00	123,949.26	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	123,949.26	2,800,610.26
Abono	sep-14-2021	22.94%	14	2,676,661.00	0.00	145,233.14	0.00	0.00	7,421.00	0.00	7,421.00	2,676,661.00	0.00	137,812.14	2,814,473.14
Abono	sep-16-2021	22.94%	2	2,676,661.00	0.00	140,842.38	0.00	0.00	10,000.00	0.00	10,000.00	2,676,661.00	0.00	130,842.38	2,807,503.38
Cierre de Mes	sep-30-2021	22.94%	14	2,676,661.00	0.00	152,126.25	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	152,126.25	2,828,787.25
Cierre de Mes	oct-31-2021	22.80%	31	2,676,661.00	0.00	199,227.65	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	199,227.65	2,875,888.65
Cierre de Mes	nov-30-2021	23.03%	30	2,676,661.00	0.00	245,216.90	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	245,216.90	2,921,877.90
Cierre de Mes	dic-31-2021	23.25%	31	2,676,661.00	0.00	293,170.39	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	293,170.39	2,969,831.39
Cierre de Mes	ene-31-2022	23.49%	31	2,676,661.00	0.00	341,569.65	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	341,569.65	3,018,230.65
Cierre de Mes	feb-28-2022	24.25%	28	2,676,661.00	0.00	386,522.24	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	386,522.24	3,063,183.24
Cierre de Mes	mar-31-2022	24.45%	31	2,676,661.00	0.00	436,715.57	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	436,715.57	3,113,376.57
Cierre de Mes	abr-30-2022	25.13%	30	2,676,661.00	0.00	486,495.07	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	486,495.07	3,163,156.07
Cierre de Mes	may-31-2022	25.90%	31	2,676,661.00	0.00	539,367.21	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	539,367.21	3,216,028.21
Cierre de Mes	jun-30-2022	26.69%	30	2,676,661.00	0.00	591,924.83	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	591,924.83	3,268,585.83
Cierre de Mes	jul-31-2022	27.70%	31	2,676,661.00	0.00	648,088.16	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	648,088.16	3,324,749.16
Cierre de Mes	ago-31-2022	28.75%	31	2,676,661.00	0.00	706,164.78	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	706,164.78	3,382,825.78
Cierre de Mes	sep-30-2022	30.19%	30	2,676,661.00	0.00	764,845.43	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	764,845.43	3,441,506.43
Cierre de Mes	oct-31-2022	31.42%	31	2,676,661.00	0.00	827,688.24	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	827,688.24	3,504,349.24
Cierre de Mes	nov-30-2022	32.69%	30	2,676,661.00	0.00	890,647.94	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	890,647.94	3,567,308.94
Cierre de Mes	dic-31-2022	34.69%	31	2,676,661.00	0.00	959,207.23	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	959,207.23	3,635,868.23
Cierre de Mes	ene-31-2023	35.95%	31	2,676,661.00	0.00	1,029,948.39	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	1,029,948.39	3,706,609.39
Cierre de Mes	feb-28-2023	37.35%	28	2,676,661.00	0.00	1,095,909.52	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	1,095,909.52	3,772,570.52
Cierre de Mes	mar-31-2023	38.03%	31	2,676,661.00	0.00	1,170,187.21	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	1,170,187.21	3,846,848.21
Cierre de Mes	abr-30-2023	38.59%	30	2,676,661.00	0.00	1,242,962.50	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	1,242,962.50	3,919,623.50
Saldos para Demanda	may-19-2023	37.44%	19	2,676,661.00	0.00	1,287,645.89	0.00	0.00	0.00	0.00	0.00	2,676,661.00	0.00	1,287,645.89	3,964,306.89



Medellin, mayo 19 de 2023

Ciudad

Producto Tarjeta de Crédito Visa
Pagaré 4099840390947706

Titular
Cédula o Nit.
Tarjeta de Crédito Visa
Mora desde
NERLY MARGOTH ESPA#A NAVA
45506131
4099840390947706
enero 29 de 2021

Tasa máxima Actual 37.44%

Liquidación de la Obligación a ene 29 de 2021	
	Valor en pesos
Capital	7,881,338.00
Int. Corrientes a fecha de demanda	0.00
Intereses por Mora	0.00
Seguros	0.00
Total demanda	7,881,338.00

Saldo de la obligación a may 19 de 2023	
	Valor en pesos
Capital	4,634,417.80
Interes Corriente	0.00
Intereses por Mora	1,899,451.97
Seguros en Demanda	0.00
Total Demanda	6,533,869.77

Gerencia de Servicios de Cobranza



NERLY MARGOTH ESPA#A NAVA

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.	Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	ene/29/2021			7,881,338.00	0.00	0.00						7,881,338.00	0.00	0.00	7,881,338.00
Saldos para Demanda	ene-29-2021	0.00%	0	7,881,338.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,881,338.00	0.00	0.00	7,881,338.00
Cierre de Mes	ene-31-2021	23.09%	2	7,881,338.00	0.00	8,975.54	0.00	0.00	0.00	0.00	0.00	7,881,338.00	0.00	8,975.54	7,890,313.54
Cierre de Mes	feb-28-2021	23.35%	28	7,881,338.00	0.00	136,872.84	0.00	0.00	0.00	0.00	0.00	7,881,338.00	0.00	136,872.84	8,018,210.84
Abono	mar-5-2021	23.20%	5	7,881,338.00	0.00	159,428.58	100,000.00	0.00	0.00	0.00	100,000.00	7,781,338.00	0.00	159,428.58	7,940,766.58
Abono	mar-9-2021	23.20%	4	7,781,338.00	0.00	177,239.13	1,630,000.00	0.00	0.00	0.00	1,630,000.00	6,151,338.00	0.00	177,239.13	6,328,577.13
Cierre de Mes	mar-31-2021	23.20%	22	6,151,338.00	0.00	255,077.20	0.00	0.00	0.00	0.00	0.00	6,151,338.00	0.00	255,077.20	6,406,415.20
Abono	abr-29-2021	23.08%	29	6,151,338.00	0.00	357,407.31	0.00	0.00	1,900,000.00	0.00	1,900,000.00	6,151,338.00	0.00	0.00	6,151,338.00
Cierre de Mes	abr-30-2021	23.08%	1	6,151,338.00	0.00	3,500.59	0.00	0.00	0.00	0.00	0.00	6,151,338.00	0.00	3,500.59	6,154,838.59
Cierre de Mes	may-31-2021	22.97%	31	6,151,338.00	0.00	112,469.38	0.00	0.00	0.00	0.00	0.00	6,151,338.00	0.00	112,469.38	6,263,807.38
Abono	jun-18-2021	22.96%	18	6,151,338.00	0.00	175,488.69	374,340.80	0.00	1,083,798.20	0.00	1,458,139.00	5,776,997.20	0.00	0.00	5,776,997.20
Cierre de Mes	jun-30-2021	22.96%	12	5,776,997.20	0.00	39,389.11	0.00	0.00	0.00	0.00	0.00	5,776,997.20	0.00	39,389.11	5,816,386.31
Cierre de Mes	jul-31-2021	22.92%	31	5,776,997.20	0.00	141,532.72	0.00	0.00	0.00	0.00	0.00	5,776,997.20	0.00	141,532.72	5,918,529.92
Abono	ago-18-2021	22.99%	18	5,776,997.20	0.00	200,791.43	0.00	0.00	1,366,999.00	0.00	1,366,999.00	5,776,997.20	0.00	0.00	5,776,997.20
Cierre de Mes	ago-31-2021	22.99%	13	5,776,997.20	0.00	42,737.25	0.00	0.00	0.00	0.00	0.00	5,776,997.20	0.00	42,737.25	5,819,734.45
Abono	sep-14-2021	22.94%	14	5,776,997.20	0.00	88,673.91	642,579.00	0.00	0.00	0.00	642,579.00	5,134,418.20	0.00	88,673.91	5,223,092.11
Cierre de Mes	sep-30-2021	22.94%	16	5,134,418.20	0.00	135,359.90	0.00	0.00	0.00	0.00	0.00	5,134,418.20	0.00	135,359.90	5,269,778.10
Abono	oct-17-2021	22.80%	17	5,134,418.20	0.00	184,711.86	100,000.00	0.00	0.00	0.00	100,000.00	5,034,418.20	0.00	184,711.86	5,219,130.06
Cierre de Mes	oct-31-2021	22.80%	14	5,034,418.20	0.00	224,529.40	0.00	0.00	0.00	0.00	0.00	5,034,418.20	0.00	224,529.40	5,258,947.60
Abono	nov-8-2021	23.03%	8	5,034,418.20	0.00	247,451.97	0.00	0.00	1,155,044.00	0.00	1,155,044.00	5,034,418.20	0.00	0.00	5,034,418.20
Cierre de Mes	nov-30-2021	23.03%	22	5,034,418.20	0.00	63,288.49	0.00	0.00	0.00	0.00	0.00	5,034,418.20	0.00	63,288.49	5,097,706.69
Cierre de Mes	dic-31-2021	23.25%	31	5,034,418.20	0.00	153,482.17	0.00	0.00	0.00	0.00	0.00	5,034,418.20	0.00	153,482.17	5,187,900.37
Cierre de Mes	ene-31-2022	23.49%	31	5,034,418.20	0.00	244,514.29	0.00	0.00	0.00	0.00	0.00	5,034,418.20	0.00	244,514.29	5,278,932.49
Cierre de Mes	feb-28-2022	24.25%	28	5,034,418.20	0.00	329,063.71	0.00	0.00	0.00	0.00	0.00	5,034,418.20	0.00	329,063.71	5,363,481.91
Abono	mar-23-2022	24.45%	23	5,034,418.20	0.00	398,939.09	200,000.27	0.00	0.00	0.00	200,000.27	4,834,417.93	0.00	398,939.09	5,233,357.02
Cierre de Mes	mar-31-2022	24.45%	8	4,834,417.93	0.00	422,173.20	0.00	0.00	0.00	0.00	0.00	4,834,417.93	0.00	422,173.20	5,256,591.13
Abono	abr-25-2022	25.13%	25	4,834,417.93	0.00	496,981.77	100,000.00	0.00	0.00	0.00	100,000.00	4,734,417.93	0.00	496,981.77	5,231,399.70
Cierre de Mes	abr-30-2022	25.13%	5	4,734,417.93	0.00	511,544.14	0.00	0.00	0.00	0.00	0.00	4,734,417.93	0.00	511,544.14	5,245,962.07
Abono	may-19-2022	25.90%	19	4,734,417.93	0.00	568,645.12	100,000.13	0.00	0.00	0.00	100,000.13	4,634,417.80	0.00	568,645.12	5,203,062.92
Cierre de Mes	may-31-2022	25.90%	12	4,634,417.80	0.00	603,869.15	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	603,869.15	5,238,286.95
Cierre de Mes	jun-30-2022	26.69%	30	4,634,417.80	0.00	694,868.33	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	694,868.33	5,329,286.13
Cierre de Mes	jul-31-2022	27.70%	31	4,634,417.80	0.00	792,110.50	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	792,110.50	5,426,528.30
Cierre de Mes	ago-31-2022	28.75%	31	4,634,417.80	0.00	892,665.38	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	892,665.38	5,527,083.18
Cierre de Mes	sep-30-2022	30.19%	30	4,634,417.80	0.00	994,266.09	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	994,266.09	5,628,683.89
Cierre de Mes	oct-31-2022	31.42%	31	4,634,417.80	0.00	1,103,073.23	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	1,103,073.23	5,737,491.03
Cierre de Mes	nov-30-2022	32.69%	30	4,634,417.80	0.00	1,212,082.76	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	1,212,082.76	5,846,500.56
Cierre de Mes	dic-31-2022	34.69%	31	4,634,417.80	0.00	1,330,787.51	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	1,330,787.51	5,965,205.31
Cierre de Mes	ene-31-2023	35.95%	31	4,634,417.80	0.00	1,453,270.01	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	1,453,270.01	6,087,687.81
Cierre de Mes	feb-28-2023	37.35%	28	4,634,417.80	0.00	1,567,476.26	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	1,567,476.26	6,201,894.06
Cierre de Mes	mar-31-2023	38.03%	31	4,634,417.80	0.00	1,696,081.96	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	1,696,081.96	6,330,499.76
Cierre de Mes	abr-30-2023	38.59%	30	4,634,417.80	0.00	1,822,086.36	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	1,822,086.36	6,456,504.16
Saldos para Demanda	may-19-2023	37.44%	19	4,634,417.80	0.00	1,899,451.97	0.00	0.00	0.00	0.00	0.00	4,634,417.80	0.00	1,899,451.97	6,533,869.77



Medellin, mayo 19 de 2023

Ciudad

Titular
Cédula o Nit.
Obligación Nro.
Mora desde

NERLY MARGOTH ESPA#A NAVARRO
45506131
50990032891
29/01/2021

Tasa pactada en el pagaré
Tasa de mora
Tasa máxima

12.55%
18.83%
45.39%

Liquidación de la Obligación a ene 29 de 2021		
	Valor en pesos	
Capital		27,179,580.29
Int. Corrientes a fecha de demanda		925,332.79
Intereses por Mora		0.00
Seguros		0.00
Total demanda		28,104,913.08

Saldo de la obligación a may 19 de 2023		
	Valor en pesos	
Capital		24,819,313.30
Interes Corriente		10,128.47
Intereses por Mora		5,434,602.53
Seguros en Demanda		0.00
Total Demanda		30,264,044.30

Seccion Gestion de Procesos de Conciliación



NERLY MARGOTH ESPAÑA NAVARRO

Concepto	Fecha de pago o proyección	T. Int. Remuneratorio y/o T. Int. Mora	Días Liq.			Capital Pesos	Interés remuneratorio Pesos	Interés de mora Pesos	Valor abono a capital pesos	Valor abono a interés remuneratorio pesos	Valor abono a interés de mora pesos	Valor abono a seguro pesos	Total abonado pesos	Saldo capital pesos después del pago	Saldo interés remuneratorio en pesos después del pago	Saldo interés de mora en pesos después del pago	Saldo total en pesos después del pago
Saldo Inicial	ene/29/2021					27,179,580.29	925,332.79	0.00						27,179,580.29	925,332.79	0.00	28,104,913.08
Idos para Deman	ene-29-2021	12.55%	0			27,179,580.29	925,332.79	0.00	0.00	0.00	0.00	0.00	0.00	27,179,580.29	925,332.79	0.00	28,104,913.08
Cierre de Mes	ene-31-2021	18.83%	2			27,179,580.29	925,332.79	25,699.89	0.00	0.00	0.00	0.00	0.00	27,179,580.29	925,332.79	25,699.89	28,130,612.97
Cierre de Mes	feb-28-2021	18.83%	28			27,179,580.29	925,332.79	385,498.40	0.00	0.00	0.00	0.00	0.00	27,179,580.29	925,332.79	385,498.40	28,490,411.48
Cierre de Mes	mar-31-2021	18.83%	31			27,179,580.29	925,332.79	783,846.74	0.00	0.00	0.00	0.00	0.00	27,179,580.29	925,332.79	783,846.74	28,888,759.82
Abono	abr-8-2021	18.83%	8			27,179,580.29	925,332.79	886,646.32	197,616.57	0.00	551,438.28	36,734.00	785,788.85	26,981,963.72	925,332.79	335,208.04	28,242,504.55
Cierre de Mes	abr-30-2021	18.83%	22			26,981,963.72	925,332.79	615,851.42	0.00	0.00	0.00	0.00	0.00	26,981,963.72	925,332.79	615,851.42	28,523,147.93
Cierre de Mes	may-31-2021	18.83%	31			26,981,963.72	925,332.79	1,011,303.47	0.00	0.00	0.00	0.00	0.00	26,981,963.72	925,332.79	1,011,303.47	28,918,599.98
Abono	jun-18-2021	18.83%	18			26,981,963.72	925,332.79	1,240,920.78	303,822.79	0.00	817,352.21	55,101.00	1,176,276.00	26,678,140.93	925,332.79	423,568.57	28,027,042.29
Cierre de Mes	jun-30-2021	18.83%	12			26,678,140.93	925,332.79	574,923.09	0.00	0.00	0.00	0.00	0.00	26,678,140.93	925,332.79	574,923.09	28,178,396.81
Abono	jul-13-2021	18.83%	13			26,678,140.93	925,332.79	738,890.49	103,286.28	264,784.05	0.00	18,367.00	386,437.33	26,574,854.65	660,548.74	738,890.49	27,974,293.88
Cierre de Mes	jul-31-2021	18.83%	18			26,574,854.65	660,548.74	965,043.29	0.00	0.00	0.00	0.00	0.00	26,574,854.65	660,548.74	965,043.29	28,200,446.68
Abono	ago-17-2021	18.83%	17			26,574,854.65	660,548.74	1,178,632.05	104,308.92	263,924.08	0.00	18,367.00	386,600.00	26,470,545.73	396,624.66	1,178,632.05	28,045,802.44
Cierre de Mes	ago-31-2021	18.83%	14			26,470,545.73	396,624.66	1,353,838.27	0.00	0.00	0.00	0.00	0.00	26,470,545.73	396,624.66	1,353,838.27	28,221,008.66
Abono	sep-13-2021	18.83%	13			26,470,545.73	396,624.66	1,516,529.75	105,341.67	262,695.79	0.00	18,367.00	386,404.46	26,365,204.06	133,928.87	1,516,529.75	28,015,662.68
Cierre de Mes	sep-30-2021	18.83%	17			26,365,204.06	133,928.87	1,728,433.50	0.00	0.00	0.00	0.00	0.00	26,365,204.06	133,928.87	1,728,433.50	28,227,566.43
Abono	oct-21-2021	18.83%	21			26,365,204.06	133,928.87	1,990,196.95	106,384.66	0.00	275,248.34	18,367.00	400,000.00	26,258,819.40	133,928.87	1,714,948.61	28,107,696.88
Cierre de Mes	oct-31-2021	18.83%	10			26,258,819.40	133,928.87	1,839,094.91	0.00	0.00	0.00	0.00	0.00	26,258,819.40	133,928.87	1,839,094.91	28,231,843.18
Abono	nov-10-2021	18.83%	10			26,258,819.40	133,928.87	1,963,241.21	107,437.98	0.00	274,195.02	18,367.00	400,000.00	26,151,381.42	133,928.87	1,689,046.19	27,974,356.48
Cierre de Mes	nov-30-2021	18.83%	20			26,151,381.42	133,928.87	1,936,322.90	0.00	0.00	0.00	0.00	0.00	26,151,381.42	133,928.87	1,936,322.90	28,221,633.19
Abono	dic-20-2021	18.83%	20			26,151,381.42	133,928.87	2,183,599.60	108,501.71	123,800.40	151,454.89	16,243.00	400,000.00	26,042,879.71	10,128.47	2,032,144.71	28,085,152.89
Cierre de Mes	dic-31-2021	18.83%	11			26,042,879.71	10,128.47	2,167,582.63	0.00	0.00	0.00	0.00	0.00	26,042,879.71	10,128.47	2,167,582.63	28,220,590.81
Abono	ene-31-2022	18.83%	31			26,042,879.71	10,128.47	2,549,271.31	109,575.98	0.00	274,181.02	16,243.00	400,000.00	25,933,303.73	10,128.47	2,275,090.29	28,218,522.49
Cierre de Mes	ene-31-2022	18.83%	0			25,933,303.73	10,128.47	2,275,090.29	0.00	0.00	0.00	0.00	0.00	25,933,303.73	10,128.47	2,275,090.29	28,218,522.49
Abono	feb-18-2022	18.83%	18			25,933,303.73	10,128.47	2,495,783.48	0.00	10,128.47	104.61	16,243.00	26,476.08	25,933,303.73	10,128.47	2,495,783.48	28,439,215.68
Cierre de Mes	feb-28-2022	18.83%	10			25,933,303.73	10,128.47	2,618,390.80	0.00	0.00	0.00	0.00	0.00	25,933,303.73	10,128.47	2,618,390.80	28,561,823.00
Abono	mar-1-2022	18.83%	1			25,933,303.73	10,128.47	2,630,651.54	222,417.44	0.00	561,339.56	16,243.00	800,000.00	25,710,886.29	10,128.47	2,069,311.98	27,790,326.74
Cierre de Mes	mar-31-2022	18.83%	30			25,710,886.29	10,128.47	2,433,979.32	0.00	0.00	0.00	0.00	0.00	25,710,886.29	10,128.47	2,433,979.32	28,154,994.08
Cierre de Mes	abr-30-2022	18.83%	30			25,710,886.29	10,128.47	2,798,646.67	0.00	0.00	0.00	0.00	0.00	25,710,886.29	10,128.47	2,798,646.67	28,519,661.43
Abono	may-9-2022	18.83%	9			25,710,886.29	10,128.47	2,908,046.88	226,843.55	0.00	540,670.45	32,486.00	800,000.00	25,484,042.74	10,128.47	2,367,376.43	27,861,547.64
Cierre de Mes	may-31-2022	18.83%	22			25,484,042.74	10,128.47	2,632,439.72	0.00	0.00	0.00	0.00	0.00	25,484,042.74	10,128.47	2,632,439.72	28,126,610.93
Abono	jun-22-2022	18.83%	22			25,484,042.74	10,128.47	2,897,503.01	115,109.01	0.00	268,647.99	16,243.00	400,000.00	25,368,933.73	10,128.47	2,628,855.02	28,007,917.22
Cierre de Mes	jun-30-2022	18.83%	8			25,368,933.73	10,128.47	2,724,806.30	0.00	0.00	0.00	0.00	0.00	25,368,933.73	10,128.47	2,724,806.30	28,103,868.50
Cierre de Mes	jul-31-2022	18.83%	31			25,368,933.73	10,128.47	3,096,617.51	0.00	0.00	0.00	0.00	0.00	25,368,933.73	10,128.47	3,096,617.51	28,475,679.71
Cierre de Mes	ago-31-2022	18.83%	31			25,368,933.73	10,128.47	3,468,428.73	0.00	0.00	0.00	0.00	0.00	25,368,933.73	10,128.47	3,468,428.73	28,847,490.93
Abono	sep-21-2022	18.83%	21			25,368,933.73	10,128.47	3,720,300.84	116,248.71	0.00	235,022.29	48,729.00	400,000.00	25,252,685.02	10,128.47	3,485,278.55	28,748,092.04
Cierre de Mes	sep-30-2022	18.83%	9			25,252,685.02	10,128.47	3,592,729.10	0.00	0.00	0.00	0.00	0.00	25,252,685.02	10,128.47	3,592,729.10	28,855,542.59
Abono	oct-14-2022	18.83%	14			25,252,685.02	10,128.47	3,759,874.41	233,391.02	0.00	366,608.98	0.00	600,000.00	25,019,294.00	10,128.47	3,393,265.43	28,422,687.90
Cierre de Mes	oct-31-2022	18.83%	17			25,019,294.00	10,128.47	3,594,351.76	0.00	0.00	0.00	0.00	0.00	25,019,294.00	10,128.47	3,594,351.76	28,623,774.23
Cierre de Mes	nov-30-2022	18.83%	30			25,019,294.00	10,128.47	3,949,209.99	0.00	0.00	0.00	0.00	0.00	25,019,294.00	10,128.47	3,949,209.99	28,978,632.46
Cierre de Mes	dic-31-2022	18.83%	31			25,019,294.00	10,128.47	4,315,896.83	0.00	0.00	0.00	0.00	0.00	25,019,294.00	10,128.47	4,315,896.83	29,345,319.30
Cierre de Mes	ene-31-2023	18.83%	31			25,019,294.00	10,128.47	4,682,583.66	0.00	0.00	0.00	0.00	0.00	25,019,294.00	10,128.47	4,682,583.66	29,712,006.13
Cierre de Mes	feb-28-2023	18.83%	28			25,019,294.00	10,128.47	5,013,784.68	0.00	0.00	0.00	0.00	0.00	25,019,294.00	10,128.47	5,013,784.68	30,043,207.15
Abono	mar-6-2023	18.83%	6			25,019,294.00	10,128.47	5,084,756.33	199,980.70	0.00	518,474.30	81,545.00	800,000.00	24,819,313.30	10,128.47	4,566,282.03	29,395,723.80
Cierre de Mes	mar-31-2023	18.83%	25			24,819,313.30	10,128.47	4,859,633.55	0.00	0.00	0.00	0.00	0.00	24,819,313.30	10,128.47	4,859,633.55	29,689,075.32
Cierre de Mes	abr-30-2023	18.83%	30			24,819,313.30	10,128.47	5,211,655.38	0.00	0.00	0.00	0.00	0.00	24,819,313.30	10,128.47	5,211,655.38	30,041,097.15
Idos para Deman	may-19-2023	18.83%	19			24,819,313.30	10,128.47	5,434,602.53	0.00	0.00	0.00	0.00	0.00	24,819,313.30	10,128.47	5,434,602.53	30,264,044.30