

RV: Memorial aportando la liquidación del crédito 2019-00462

Alba Helena Saldarriaga Hernandez <asaldarh@cendoj.ramajudicial.gov.co>

Lun 17/01/2022 11:11 AM

Para: Lorena Maria Rua Ramirez <lrura@cendoj.ramajudicial.gov.co>

De: Juzgado 08 Civil Circuito - Antioquia - Medellin <ccto08me@cendoj.ramajudicial.gov.co>

Enviado: viernes, 14 de enero de 2022 14:01

Para: Alba Helena Saldarriaga Hernandez <asaldarh@cendoj.ramajudicial.gov.co>

Asunto: RV: Memorial aportando la liquidación del crédito 2019-00462



**JUZGADO 08 CIVIL DEL CIRCUITO DE ORALIDAD
DE MEDELLÍN**

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De: aperez@litigiovirtual.com <aperez@litigiovirtual.com>

Enviado: viernes, 14 de enero de 2022 12:09 p. m.

Para: Juzgado 08 Civil Circuito - Antioquia - Medellin <ccto08me@cendoj.ramajudicial.gov.co>

Cc: Andres Felipe Arango Palacio <abogada@velezmolinaasesores.com>; 'Marcela' <mduque@litigiovirtual.com>

Asunto: Memorial aportando la liquidación del crédito 2019-00462

Señor:

JUEZ 8 CIVIL DEL CIRCUITO

Medellín - Antioquia

RADICADO: 2019-00462

**DEMANDANTE: BANCO BILBAO VIZCAYA ARGENTARIA BBVA
COLOMBIA S.A**

DEMANDADOS: IMPORTADORA HR SAS; VANESSA ROLDAN BEDOYA

ASTRID ELENA PÉREZ GÓMEZ

LitigioVirtual.com

Abogados Externos Banco BBVA

Transversal 39 No. 71 - 100 oficina 101 de Medellín - Tel: 4483192

aperez@litigiovirtual.com

Astrid Elena Pérez Gómez

Abogada - U de M

Especialista en Derecho Procesal,
Derecho Financiero
y de los Negocios UPB

Señor:

JUEZ 8 CIVIL DEL CIRCUITO

Medellín - Antioquia

RADICADO: 2019-00462

**DEMANDANTE: BANCO BILBAO VIZCAYA ARGENTARIA
BBVA COLOMBIA S.A**

**DEMANDADOS: IMPORTADORA HR SAS;VANESSA ROLDAN
BEDOYA**

ASTRID ELENA PÉREZ GÓMEZ, en mi calidad de apoderada de la parte
demandante del proceso en referencia, me permito aportar:

La liquidación de los créditos debidamente actualizada.

Con el debido y acostumbrado respeto,



ASTRID ELENA PEREZ GOMEZ
C. C. 43.159.289 de Medellín
T. P. 119.386 del C. S. de la J

CAPITAL \$151.463.957,00
INT.DE PLAZO O SANC. 20% \$0,00

Tasa anual pactada o pedida en la demanda →

maxima legal
0,00%

Tasa mensual pactada o pedida en la demanda →

TASA EF. ANUAL		VIGENCIA		INT.MORATORIO		LIMITE USURA		T. PACTADA ó PEDIDA		TASA	Dias	LIQ. CREDITO	VALOR	ABONOS	SALDO	SALDO
B/RIO.CTE	RED. OR	DESDE	HASTA	EF.ANUAL	NOM.MEN	EF.ANUAL	NOM. MEN	EF. ANUAL	NOM.MEN	APLICADA		VALOR CAPITAL	INTERESES		INTERESES	ADEUDADO
												151.463.957,00			0,00	151.463.957,00
19,37%	0,00%			29,06%	2,1483%	29,06%	2,1483%	29,06%	2,1483%	2,1483%	0	151.463.957,00			0,00	151.463.957,00
19,32%	0,00%	22-abr-19	30-abr-19	28,98%	2,1434%	28,98%	2,1434%	28,98%	2,1434%	2,1434%	9	151.463.957,00	973.931,55		973.931,55	152.437.888,55
19,34%	0,00%	1-may-19	31-may-19	29,01%	2,1454%	29,01%	2,1454%	29,01%	2,1454%	2,1454%	30	151.463.957,00	3.249.436,89		4.223.368,44	155.687.325,44
19,30%	0,00%	1-jun-19	30-jun-19	28,95%	2,1414%	28,95%	2,1414%	28,95%	2,1414%	2,1414%	30	151.463.957,00	3.243.439,44		7.466.807,87	158.930.764,87
19,28%	0,00%	1-jul-19	31-jul-19	28,92%	2,1394%	28,92%	2,1394%	28,92%	2,1394%	2,1394%	30	151.463.957,00	3.240.439,75		10.707.247,62	162.171.204,62
19,28%	0,00%	1-ago-19	31-ago-19	28,92%	2,1394%	28,92%	2,1394%	28,92%	2,1394%	2,1394%	30	151.463.957,00	3.240.439,75		13.947.687,37	165.411.644,37
19,32%	0,00%	1-sep-19	30-sep-19	28,98%	2,1434%	28,98%	2,1434%	28,98%	2,1434%	2,1434%	30	151.463.957,00	3.246.438,48		17.194.125,85	168.658.082,85
19,10%	0,00%	1-oct-19	31-oct-19	28,65%	2,1216%	28,65%	2,1216%	28,65%	2,1216%	2,1216%	30	151.463.957,00	3.213.413,73		20.407.539,58	171.871.496,58
19,03%	0,00%	1-nov-19	30-nov-19	28,55%	2,1146%	28,55%	2,1146%	28,55%	2,1146%	2,1146%	30	151.463.957,00	3.202.889,56		23.610.429,15	175.074.386,15
18,91%	0,00%	1-dic-19	31-dic-19	28,37%	2,1027%	28,37%	2,1027%	28,37%	2,1027%	2,1027%	30	151.463.957,00	3.184.829,80		26.795.258,94	178.259.215,94
18,77%	0,00%	1-ene-20	31-ene-20	28,16%	2,0888%	28,16%	2,0888%	28,16%	2,0888%	2,0888%	30	151.463.957,00	3.163.730,70		29.958.989,64	181.422.946,64
19,06%	0,00%	1-feb-20	29-feb-20	28,59%	2,1176%	28,59%	2,1176%	28,59%	2,1176%	2,1176%	30	151.463.957,00	3.207.400,88		33.166.390,53	184.630.347,53
18,95%	0,00%	1-mar-20	31-mar-20	28,43%	2,1067%	28,43%	2,1067%	28,43%	2,1067%	2,1067%	30	151.463.957,00	3.190.852,30		36.357.242,82	187.821.199,82
18,69%	0,00%	1-abr-20	30-abr-20	28,04%	2,0808%	28,04%	2,0808%	28,04%	2,0808%	2,0808%	30	151.463.957,00	3.151.659,84		39.508.902,66	190.972.859,66
18,19%	0,00%	1-may-20	31-may-20	27,29%	2,0308%	27,29%	2,0308%	27,29%	2,0308%	2,0308%	30	151.463.957,00	3.075.981,18		42.584.883,84	194.048.840,84
18,12%	0,00%	1-jun-20	30-jun-20	27,18%	2,0238%	27,18%	2,0238%	27,18%	2,0238%	2,0238%	30	151.463.957,00	3.065.353,56		45.650.237,40	197.114.194,40
18,12%	0,00%	1-jul-20	31-jul-20	27,18%	2,0238%	27,18%	2,0238%	27,18%	2,0238%	2,0238%	30	151.463.957,00	3.065.353,56		48.715.590,96	200.179.547,96
18,29%	0,00%	1-ago-20	31-ago-20	27,44%	2,0408%	27,44%	2,0408%	27,44%	2,0408%	2,0408%	30	151.463.957,00	3.091.149,55		51.806.740,51	203.270.697,51
18,35%	0,00%	1-sep-20	30-sep-20	27,53%	2,0469%	27,53%	2,0469%	27,53%	2,0469%	2,0469%	30	151.463.957,00	3.100.242,72		54.906.983,23	206.370.940,23
18,09%	0,00%	1-oct-20	31-oct-20	27,14%	2,0208%	27,14%	2,0208%	27,14%	2,0208%	2,0208%	30	151.463.957,00	3.060.796,41		57.967.779,64	209.431.736,64
17,84%	0,00%	1-nov-20	30-nov-20	26,76%	1,9957%	26,76%	1,9957%	26,76%	1,9957%	1,9957%	30	151.463.957,00	3.022.762,51		60.990.542,15	212.454.499,15
17,46%	0,00%	1-dic-20	31-dic-20	26,19%	1,9574%	26,19%	1,9574%	26,19%	1,9574%	1,9574%	30	151.463.957,00	2.964.752,99		63.955.295,14	215.419.252,14
17,32%	0,00%	1-ene-21	31-ene-21	25,98%	1,9432%	25,98%	1,9432%	25,98%	1,9432%	1,9432%	30	151.463.957,00	2.943.320,50		66.898.615,65	218.362.572,65
17,54%	0,00%	1-feb-21	28-feb-21	26,31%	1,9655%	26,31%	1,9655%	26,31%	1,9655%	1,9655%	30	151.463.957,00	2.976.985,46		69.875.601,10	221.339.558,10
17,41%	0,00%	1-mar-21	31-mar-21	26,12%	1,9523%	26,12%	1,9523%	26,12%	1,9523%	1,9523%	30	151.463.957,00	2.957.102,29		72.832.703,39	224.296.660,39
17,31%	0,00%	1-abr-21	30-abr-21	25,97%	1,9422%	25,97%	1,9422%	25,97%	1,9422%	1,9422%	30	151.463.957,00	2.941.788,36		75.774.491,75	227.238.448,75
17,22%	0,00%	1-may-21	31-may-21	25,83%	1,9331%	25,83%	1,9331%	25,83%	1,9331%	1,9331%	30	151.463.957,00	2.927.991,52		78.702.483,27	230.166.440,27
17,21%	0,00%	1-jun-21	30-jun-21	25,82%	1,9321%	25,82%	1,9321%	25,82%	1,9321%	1,9321%	30	151.463.957,00	2.926.457,70		81.628.940,98	233.092.897,98
17,18%	0,00%	1-jul-21	31-jul-21	25,77%	1,9291%	25,77%	1,9291%	25,77%	1,9291%	1,9291%	30	151.463.957,00	2.921.855,24		84.550.796,22	236.014.753,22
17,24%	0,00%	1-ago-21	31-ago-21	25,86%	1,9352%	25,86%	1,9352%	25,86%	1,9352%	1,9352%	30	151.463.957,00	2.931.058,66		87.481.854,87	238.945.811,87
17,19%	0,00%	1-sep-21	30-sep-21	25,79%	1,9301%	25,79%	1,9301%	25,79%	1,9301%	1,9301%	30	151.463.957,00	2.923.389,56		90.405.244,44	241.869.201,44
17,08%	0,00%	1-oct-21	31-oct-21	25,62%	1,9189%	25,62%	1,9189%	25,62%	1,9189%	1,9189%	30	151.463.957,00	2.906.502,78		93.311.747,22	244.775.704,22
17,27%	0,00%	1-nov-21	30-nov-21	25,91%	1,9382%	25,91%	1,9382%	25,91%	1,9382%	1,9382%	30	151.463.957,00	2.935.658,11		96.247.405,32	247.711.362,32
17,46%	0,00%	1-dic-21	31-dic-21	26,19%	1,9574%	26,19%	1,9574%	26,19%	1,9574%	1,9574%	30	151.463.957,00	2.964.752,99		99.212.158,32	250.676.115,32
17,66%	0,00%	1-ene-22	14-ene-22	26,49%	1,9776%	26,49%	1,9776%	26,49%	1,9776%	1,9776%	14	151.463.957,00	1.397.813,29		100.609.971,61	252.073.928,61
										S U B T O T A L			100.609.971,61	0,00	100.609.971,61	252.073.928,61

TOTAL INTERESES	→	\$	100.609.971,61
CAPITAL	→	\$	151.463.957,00
TOTAL: INTERESES MORA+CAPITAL	→	\$	252.073.928,61
INTERESES CORRIENTES		\$	1.521.432,00
AGENCIAS EN DERECHO		\$	7.780.000,00
TOTAL			261.375.361

CAPITAL \$6.929.464,00
INT.DE PLAZO O SANC. 20% \$0,00

Tasa anual pactada o pedida en la demanda →

Tasa mensual pactada o pedida en la demanda →

maxima legal
0,00%

TASA EF. ANUAL		VIGENCIA		INT.MORATORIO		LIMITE USURA		T. PACTADA ó PEDIDA		TASA	Dias	LIQ. CREDITO	VALOR	ABONOS	SALDO	SALDO
B/RIO.CTE	RED. OR	DESDE	HASTA	EF.ANUAL	NOM.MEN	EF.ANUAL	NOM. MEN	EF. ANUAL	NOM.MEN	APLICADA		VALOR CAPITAL	INTERESES	INTERESES	ADEUDADO	
												6.929.464,00			0,00	6.929.464,00
19,37%	0,00%	22-mar-19	31-mar-19	29,06%	2,1483%	29,06%	2,1483%	29,06%	2,1483%	2,1483%	9	6.929.464,00	44.660,16		44.660,16	6.974.124,16
19,32%	0,00%	1-abr-19	30-abr-19	28,98%	2,1434%	28,98%	2,1434%	28,98%	2,1434%	2,1434%	30	6.929.464,00	148.524,30		193.184,46	7.122.648,46
19,34%	0,00%	1-may-19	31-may-19	29,01%	2,1454%	29,01%	2,1454%	29,01%	2,1454%	2,1454%	30	6.929.464,00	148.661,48		341.845,94	7.271.309,94
19,30%	0,00%	1-jun-19	30-jun-19	28,95%	2,1414%	28,95%	2,1414%	28,95%	2,1414%	2,1414%	30	6.929.464,00	148.387,10		490.233,04	7.419.697,04
19,28%	0,00%	1-jul-19	31-jul-19	28,92%	2,1394%	28,92%	2,1394%	28,92%	2,1394%	2,1394%	30	6.929.464,00	148.249,86		638.482,90	7.567.946,90
19,28%	0,00%	1-ago-19	31-ago-19	28,92%	2,1394%	28,92%	2,1394%	28,92%	2,1394%	2,1394%	30	6.929.464,00	148.249,86		786.732,76	7.716.196,76
19,32%	0,00%	1-sep-19	30-sep-19	28,98%	2,1434%	28,98%	2,1434%	28,98%	2,1434%	2,1434%	30	6.929.464,00	148.524,30		935.257,06	7.864.721,06
19,10%	0,00%	1-oct-19	31-oct-19	28,65%	2,1216%	28,65%	2,1216%	28,65%	2,1216%	2,1216%	30	6.929.464,00	147.013,42		1.082.270,48	8.011.734,48
19,03%	0,00%	1-nov-19	30-nov-19	28,55%	2,1146%	28,55%	2,1146%	28,55%	2,1146%	2,1146%	30	6.929.464,00	146.531,94		1.228.802,43	8.158.266,43
18,91%	0,00%	1-dic-19	31-dic-19	28,37%	2,1027%	28,37%	2,1027%	28,37%	2,1027%	2,1027%	30	6.929.464,00	145.705,71		1.374.508,14	8.303.972,14
18,77%	0,00%	1-ene-20	31-ene-20	28,16%	2,0888%	28,16%	2,0888%	28,16%	2,0888%	2,0888%	30	6.929.464,00	144.740,43		1.519.248,57	8.448.712,57
19,06%	0,00%	1-feb-20	29-feb-20	28,59%	2,1176%	28,59%	2,1176%	28,59%	2,1176%	2,1176%	30	6.929.464,00	146.738,34		1.665.986,90	8.595.450,90
18,95%	0,00%	1-mar-20	31-mar-20	28,43%	2,1067%	28,43%	2,1067%	28,43%	2,1067%	2,1067%	30	6.929.464,00	145.981,24		1.811.968,14	8.741.432,14
18,69%	0,00%	1-abr-20	30-abr-20	28,04%	2,0808%	28,04%	2,0808%	28,04%	2,0808%	2,0808%	30	6.929.464,00	144.188,19		1.956.156,33	8.885.620,33
18,19%	0,00%	1-may-20	31-may-20	27,29%	2,0308%	27,29%	2,0308%	27,29%	2,0308%	2,0308%	30	6.929.464,00	140.725,89		2.096.882,22	9.026.346,22
18,12%	0,00%	1-jun-20	30-jun-20	27,18%	2,0238%	27,18%	2,0238%	27,18%	2,0238%	2,0238%	30	6.929.464,00	140.239,68		2.237.121,90	9.166.585,90
18,12%	0,00%	1-jul-20	31-jul-20	27,18%	2,0238%	27,18%	2,0238%	27,18%	2,0238%	2,0238%	30	6.929.464,00	140.239,68		2.377.361,59	9.306.825,59
18,29%	0,00%	1-ago-20	31-ago-20	27,44%	2,0408%	27,44%	2,0408%	27,44%	2,0408%	2,0408%	30	6.929.464,00	141.419,85		2.518.781,43	9.448.245,43
18,35%	0,00%	1-sep-20	30-sep-20	27,53%	2,0469%	27,53%	2,0469%	27,53%	2,0469%	2,0469%	30	6.929.464,00	141.835,86		2.660.617,29	9.590.081,29
18,09%	0,00%	1-oct-20	31-oct-20	27,14%	2,0208%	27,14%	2,0208%	27,14%	2,0208%	2,0208%	30	6.929.464,00	140.031,19		2.800.648,48	9.730.112,48
17,84%	0,00%	1-nov-20	30-nov-20	26,76%	1,9957%	26,76%	1,9957%	26,76%	1,9957%	1,9957%	30	6.929.464,00	138.291,14		2.938.939,63	9.868.403,63
17,46%	0,00%	1-dic-20	31-dic-20	26,19%	1,9574%	26,19%	1,9574%	26,19%	1,9574%	1,9574%	30	6.929.464,00	135.637,21		3.074.576,84	10.004.040,84
17,32%	0,00%	1-ene-21	31-ene-21	25,98%	1,9432%	25,98%	1,9432%	25,98%	1,9432%	1,9432%	30	6.929.464,00	134.656,68		3.209.233,52	10.138.697,52
17,54%	0,00%	1-feb-21	28-feb-21	26,31%	1,9655%	26,31%	1,9655%	26,31%	1,9655%	1,9655%	30	6.929.464,00	136.196,85		3.345.430,37	10.274.894,37
17,41%	0,00%	1-mar-21	31-mar-21	26,12%	1,9523%	26,12%	1,9523%	26,12%	1,9523%	1,9523%	30	6.929.464,00	135.287,19		3.480.717,56	10.410.181,56
17,31%	0,00%	1-abr-21	30-abr-21	25,97%	1,9422%	25,97%	1,9422%	25,97%	1,9422%	1,9422%	30	6.929.464,00	134.586,58		3.615.304,15	10.544.768,15
17,22%	0,00%	1-may-21	31-may-21	25,83%	1,9331%	25,83%	1,9331%	25,83%	1,9331%	1,9331%	30	6.929.464,00	133.955,38		3.749.259,53	10.678.723,53
17,21%	0,00%	1-jun-21	30-jun-21	25,82%	1,9321%	25,82%	1,9321%	25,82%	1,9321%	1,9321%	30	6.929.464,00	133.885,21		3.883.144,73	10.812.608,73
17,18%	0,00%	1-jul-21	31-jul-21	25,77%	1,9291%	25,77%	1,9291%	25,77%	1,9291%	1,9291%	30	6.929.464,00	133.674,65		4.016.819,38	10.946.283,38
17,24%	0,00%	1-ago-21	31-ago-21	25,86%	1,9352%	25,86%	1,9352%	25,86%	1,9352%	1,9352%	30	6.929.464,00	134.095,70		4.150.915,08	11.080.379,08
17,19%	0,00%	1-sep-21	30-sep-21	25,79%	1,9301%	25,79%	1,9301%	25,79%	1,9301%	1,9301%	30	6.929.464,00	133.744,84		4.284.659,92	11.214.123,92
17,08%	0,00%	1-oct-21	31-oct-21	25,62%	1,9189%	25,62%	1,9189%	25,62%	1,9189%	1,9189%	30	6.929.464,00	132.972,27		4.417.632,19	11.347.096,19
17,27%	0,00%	1-nov-21	30-nov-21	25,91%	1,9382%	25,91%	1,9382%	25,91%	1,9382%	1,9382%	30	6.929.464,00	134.306,13		4.551.938,32	11.481.402,32
17,46%	0,00%	1-dic-21	31-dic-21	26,19%	1,9574%	26,19%	1,9574%	26,19%	1,9574%	1,9574%	30	6.929.464,00	135.637,21		4.687.575,53	11.617.039,53
17,66%	0,00%	1-ene-22	14-ene-22	26,49%	1,9776%	26,49%	1,9776%	26,49%	1,9776%	1,9776%	14	6.929.464,00	63.949,85		4.751.525,38	11.680.989,38
										S U B T O T A L			4.751.525,38	0,00	4.751.525,38	11.680.989,38

TOTAL INTERESES	→	\$	4.751.525,38
CAPITAL	→	\$	6.929.464,00
TOTAL: INTERESES MORA+CAPITAL	→	\$	11.680.989,38
INTERESES CORRIENTES		\$	63.108,00
AGENCIAS EN DERECHO			
TOTAL			11.744.097