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LIQUIDACION CREDITO PROCESO N° 2017-00618

YAZMIN GUTIERREZ <yazguties@gmail.com>

Mar 21/07/2020 10:37 AM

Para: Juzgado 05 Civil Municipal Mec - Meta - Villavicencio <cmpl05vcio@cendoj.ramajudicial.gov.co>

 1 archivos adjuntos (308 KB)

LIQ JOSE GAITAN.pdf;

Señor Juez, buenos días

De conformidad con lo establecido en los artículos 26 y 28 del ACUERDO PCSJA20-11567 del 05/06/2020. ACUERDO PCSJA20-11581 del 27/06/2020 y ACUERDO CSJBTA20-60, Respetuosamente me permito anexar por este medio memorial con la respectiva solicitud de la referencia.

Agradezco la atención prestada y quedo atento a sus comentarios.

Atentamente

YAZMIN GUTIERREZ ESPINOSA
ABOGADA EXTERNA
BANCO FINANADINA S.A



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SEÑOR
JUEZ QUINTO CIVIL MUNICIPAL DE VILLAVICENCIO-META
E.S.D

REF: PROCESO N° 2017-00618
EJECUTIVO
DEMANDANTE: BANCO FINANDINA S.A.
DEMANDADO: JOSE OSCAR GAITAN RODRIGUEZ
ASUNTO: LIQUIDACION CREDITO

Respetado Señor Juez:

YAZMIN GUTIERREZ ESPINOSA, mayor y vecina de esta ciudad, identificada con cedula de ciudadanía N° 51.866.466 de Bogotá, Abogada con Tarjeta Profesional N° 81.460 del C.S.J., Obrando en mi condición de apoderada del BANCO FINANDINA S.A. parte demandante, de conformidad con lo preceptuado en el artículo 446 del C.G.P., me permito presentar ante su Despacho la liquidación del crédito que es objeto de cobro, atendiendo lo dispuesto en los autos que libran las órdenes de pago y en sentencia proferida.

PAGARE No. 2500052086

1. Capital segundo Canon

\$ 42.434.381,00

* Intereses moratorios del Segundo Canon

\$ 49.577.438,75

LIQUIDACIÓN DE CRÉDITO													
Fecha: 15 de julio de 2020													
Deudor: JOSE OSCAR GAITAN RODRIGUEZ				Deudor: 86.039.988									
Obligacion: 2500052086													
Tasa efectiva anual pactada, a nominal >>>				Para dar aplicación a los Arts. 111 L. 510 y 305 C. P., si no se pactó tasa de mora, o se pactó la máxima autorizada, estas celdas aparecerán vacías.									
Tasa nominal mensual pactada >>>													
CUOTA 1: 7 de abril de 2016													
CAPITAL: 42.434.381,00													
VIGENCIA		Tramo Cte.	LÍMITE USURA		TASA	TASA	LIQUIDACIÓN DE CRÉDITO						
DESDE	HASTA	T. Efectiva	Efectiva	Nomin al Mensu al	actada	FINAL	Capital Liquidable	días	Liq Intereses	ABON OS	Saldo Intereses	Saldo de Capital más Intereses	
							42.434.381,00				0,00	42.434.381,00	
							42.434.381,00				0,00	42.434.381,00	
8-abr-30	30-abr-16	20,54%	30,81%	2,26%	0,00%	2,26%	42.434.381,00	23	736.341,08		736.341,08	43.170.722,08	
1-may-16	31-may-16	20,54%	30,81%	2,26%	0,00%	2,26%	42.434.381,00	31	992.459,72		1.728.800,80	44.163.181,80	
1-jun-16	30-jun-16	20,54%	30,81%	2,26%	0,00%	2,26%	42.434.381,00	30	960.444,89		2.689.245,69	45.123.626,69	
1-jul-16	31-jul-16	21,34%	32,01%	2,34%	0,00%	2,34%	42.434.381,00	31	1.026.596,16		3.715.841,85	46.150.222,85	
1-ago-16	31-ago-16	21,34%	32,01%	2,34%	0,00%	2,34%	42.434.381,00	31	1.026.596,16		4.742.438,01	47.176.819,01	
1-sep-16	30-sep-16	21,34%	32,01%	2,34%	0,00%	2,34%	42.434.381,00	30	993.480,16		5.735.918,17	48.170.299,17	
1-oct-16	31-oct-16	21,99%	32,99%	2,40%	0,00%	2,40%	42.434.381,00	31	1.054.123,21		6.790.041,38	49.224.422,38	
1-nov-16	30-nov-16	21,99%	32,99%	2,40%	0,00%	2,40%	42.434.381,00	30	1.020.119,24		7.810.160,62	50.244.541,62	
1-dic-16	31-dic-16	21,99%	32,99%	2,40%	0,00%	2,40%	42.434.381,00	31	1.054.123,21		8.864.283,83	51.298.664,83	
1-ene-17	31-ene-17	22,34%	33,51%	2,44%	0,00%	2,44%	42.434.381,00	31	1.068.868,93		9.933.152,76	52.367.533,76	
1-feb-17	28-feb-17	22,34%	33,51%	2,44%	0,00%	2,44%	42.434.381,00	28	965.430,00		10.898.582,77	53.332.963,77	
1-mar-17	31-mar-17	22,34%	33,51%	2,44%	0,00%	2,44%	42.434.381,00	31	1.068.868,93		11.967.451,70	54.401.832,70	
1-abr-17	30-abr-17	22,33%	33,50%	2,44%	0,00%	2,44%	42.434.381,00	30	1.033.982,29		13.001.433,99	55.435.814,99	
1-may-17	31-may-17	22,33%	33,50%	2,44%	0,00%	2,44%	42.434.381,00	31	1.068.448,37		14.069.882,36	56.504.263,36	
1-jun-17	30-jun-17	22,33%	33,50%	2,44%	0,00%	2,44%	42.434.381,00	30	1.033.982,29		15.103.864,65	57.538.245,65	
1-jul-17	31-jul-17	21,98%	32,97%	2,40%	0,00%	2,40%	42.434.381,00	31	1.053.701,12		16.157.565,77	58.591.946,77	
1-ago-17	31-ago-17	21,98%	32,97%	2,40%	0,00%	2,40%	42.434.381,00	31	1.053.701,12		17.211.266,89	59.645.647,89	
1-sep-17	30-sep-17	21,98%	32,97%	2,40%	0,00%	2,40%	42.434.381,00	30	1.019.710,76		18.230.977,65	60.665.358,65	
1-oct-17	31-oct-17	21,15%	31,73%	2,32%	0,00%	2,32%	42.434.381,00	31	1.018.514,59		19.249.492,24	61.683.873,24	
1-nov-17	30-nov-17	21,15%	31,73%	2,32%	0,00%	2,32%	42.434.381,00	30	985.659,28		20.235.151,52	62.669.532,52	
1-dic-17	31-dic-17	21,15%	31,73%	2,32%	0,00%	2,32%	42.434.381,00	31	1.018.514,59		21.253.666,11	63.688.047,11	
1-ene-18	31-ene-18	20,69%	31,04%	2,28%	0,00%	2,28%	42.434.381,00	31	998.882,11		22.252.548,22	64.686.929,22	
1-feb-18	28-feb-18	20,69%	31,04%	2,28%	0,00%	2,28%	42.434.381,00	28	902.216,10		23.154.764,32	65.589.145,32	
1-mar-18	31-mar-18	20,69%	31,04%	2,28%	0,00%	2,28%	42.434.381,00	31	998.882,11		24.153.646,42	66.588.027,42	
1-abr-18	30-abr-18	20,48%	30,72%	2,26%	0,00%	2,26%	42.434.381,00	30	957.956,06		25.111.602,48	67.545.983,48	
1-may-18	31-may-18	20,48%	30,72%	2,26%	0,00%	2,26%	42.434.381,00	31	989.887,93		26.101.490,41	68.535.871,41	
1-jun-18	30-jun-18	20,48%	30,72%	2,26%	0,00%	2,26%	42.434.381,00	30	957.956,06		27.059.446,47	69.493.827,47	
1-jul-18	31-jul-18	20,03%	30,05%	2,21%	0,00%	2,21%	42.434.381,00	31	970.547,59		28.029.994,06	70.464.375,06	
1-ago-18	31-ago-18	20,03%	30,05%	2,21%	0,00%	2,21%	42.434.381,00	31	970.547,59		29.000.541,66	71.434.922,66	
1-sep-18	30-sep-18	20,03%	30,05%	2,21%	0,00%	2,21%	42.434.381,00	30	939.239,61		29.939.781,26	72.374.162,26	
1-oct-18	31-oct-18	19,63%	29,45%	2,17%	0,00%	2,17%	42.434.381,00	31	953.278,78		30.893.060,04	73.327.441,04	
1-nov-18	30-nov-18	19,63%	29,45%	2,17%	0,00%	2,17%	42.434.381,00	30	922.527,85		31.815.587,88	74.249.968,88	
1-dic-18	31-dic-18	19,63%	29,45%	2,17%	0,00%	2,17%	42.434.381,00	31	953.278,78		32.768.866,66	75.203.247,66	
1-ene-19	31-ene-19	19,16%	28,74%	2,13%	0,00%	2,13%	42.434.381,00	31	932.893,91		33.701.760,57	76.136.141,57	
1-feb-19	28-feb-19	19,16%	28,74%	2,13%	0,00%	2,13%	42.434.381,00	28	842.613,85		34.544.374,42	76.978.755,42	
1-mar-19	31-mar-19	19,16%	28,74%	2,13%	0,00%	2,13%	42.434.381,00	31	932.893,91		35.477.268,33	77.911.649,33	
1-abr-19	30-abr-19	19,32%	28,98%	2,14%	0,00%	2,14%	42.434.381,00	30	909.527,32		36.386.795,66	78.821.176,66	
1-may-19	31-may-19	19,32%	28,98%	2,14%	0,00%	2,14%	42.434.381,00	31	939.844,90		37.326.640,56	79.761.021,56	
1-jun-19	30-jun-19	19,32%	28,98%	2,14%	0,00%	2,14%	42.434.381,00	30	909.527,32		38.236.167,88	80.670.548,88	
1-jul-19	31-jul-19	19,28%	28,92%	2,14%	0,00%	2,14%	42.434.381,00	31	938.108,27		39.174.276,15	81.608.657,15	
1-ago-19	31-ago-19	19,28%	28,92%	2,14%	0,00%	2,14%	42.434.381,00	31	938.108,27		40.112.384,42	82.546.765,42	
1-sep-19	30-sep-19	19,28%	28,92%	2,14%	0,00%	2,14%	42.434.381,00	30	907.846,71		41.020.231,12	83.454.612,12	
1-oct-19	31-oct-19	19,10%	28,65%	2,12%	0,00%	2,12%	42.434.381,00	31	930.284,22		41.950.515,35	84.384.896,35	
1-nov-19	30-nov-19	19,10%	28,65%	2,12%	0,00%	2,12%	42.434.381,00	30	900.275,06		42.850.790,41	85.285.171,41	
1-dic-19	31-dic-19	19,10%	28,65%	2,12%	0,00%	2,12%	42.434.381,00	31	930.284,22		43.781.074,63	86.215.455,63	
1-ene-20	31-ene-20	18,77%	28,16%	2,09%	0,00%	2,09%	42.434.381,00	31	915.900,97		44.696.975,60	87.131.356,60	
1-feb-20	29-feb-20	18,77%	28,16%	2,09%	0,00%	2,09%	42.434.381,00	29	856.810,59		45.553.786,19	87.988.167,19	
1-mar-20	31-mar-20	18,77%	28,16%	2,09%	0,00%	2,09%	42.434.381,00	31	915.900,97		46.469.687,17	88.904.068,17	
1-abr-20	30-abr-20	18,69%	28,04%	2,08%	0,00%	2,08%	42.434.381,00	30	882.973,99		47.352.661,16	89.787.042,16	
1-may-20	31-may-20	18,69%	28,04%	2,08%	0,00%	2,08%	42.434.381,00	31	912.406,46		48.265.067,61	90.699.448,61	
1-jun-20	30-jun-20	18,69%	28,04%	2,08%	0,00%	2,08%	42.434.381,00	30	882.973,99		49.148.041,61	91.582.422,61	
1-jul-20	31-jul-20	18,12%	27,18%	2,02%	0,00%	2,02%	42.434.381,00	15	429.397,14		49.577.438,75	92.011.819,75	
SUBTOTALES: >>>>							42.434.381,00	1.560	49.577.438,75	-	49.577.438,75	92.011.819,75	

2. Capital Tercer Canon

\$ 42.434.381,00

2.2. Intereses moratorios del Tercer Canon

\$ 37.368.724,51

MS

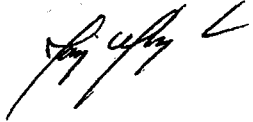
LIQUIDACIÓN DE CRÉDITO													
Fecha: 15 de julio de 2020													
Deudor: JOSE OSCAR GAITAN RODRIGUEZ							Deudor: 86.039.988						
Obligacion: 2500052086													
Tasa efectiva anual pactada, a nominal >>> Para dar aplicación a los Arts. 111 L. 510 y 305 C. P., si no se pactó tasa de mora, o se pactó la máxima autorizada, estas celdas aparecerán vacías.													
Tasa nominal mensual pactada >>>													
CUOTA 2: 7 de abril de 2016													
CAPITAL: 42.434.381,00													
VIGENCIA		Br. Cte.	LÍMITE USURA		TASA	TASA	LIQUIDACIÓN DE CRÉDITO						
DESDE	HASTA	T. Efectiva	Efectiva	Nomin al Mensu al	actada	FINAL	Capital Liquidable	días	Liq Intereses	ABON OS	Saldo Intereses	Saldo de Capital más Intereses	
							42.434.381,00				0,00	42.434.381,00	
							42.434.381,00				0,00	42.434.381,00	
8-abr-17	30-abr-17	22,33%	33,50%	2,44%	0,00%	2,44%	42.434.381,00	23	792.719,76		792.719,76	43.227.100,76	
1-may-17	31-may-17	22,33%	33,50%	2,44%	0,00%	2,44%	42.434.381,00	31	1.068.448,37		1.861.168,12	44.295.549,12	
1-jun-17	30-jun-17	22,33%	33,50%	2,44%	0,00%	2,44%	42.434.381,00	30	1.033.982,29		2.895.150,41	45.329.531,41	
1-jul-17	31-jul-17	21,98%	32,97%	2,40%	0,00%	2,40%	42.434.381,00	31	1.053.701,12		3.948.851,53	46.383.232,53	
1-ago-17	31-ago-17	21,98%	32,97%	2,40%	0,00%	2,40%	42.434.381,00	31	1.053.701,12		5.002.552,65	47.436.933,65	
1-sep-17	30-sep-17	21,98%	32,97%	2,40%	0,00%	2,40%	42.434.381,00	30	1.019.710,76		6.022.263,42	48.456.644,42	
1-oct-17	31-oct-17	21,15%	31,73%	2,32%	0,00%	2,32%	42.434.381,00	31	1.018.514,59		7.040.778,01	49.475.159,01	
1-nov-17	30-nov-17	21,15%	31,73%	2,32%	0,00%	2,32%	42.434.381,00	30	985.659,28		8.026.437,29	50.460.818,29	
1-dic-17	31-dic-17	21,15%	31,73%	2,32%	0,00%	2,32%	42.434.381,00	31	1.018.514,59		9.044.951,88	51.479.332,88	
1-ene-18	31-ene-18	20,69%	31,04%	2,28%	0,00%	2,28%	42.434.381,00	31	998.882,11		10.043.833,98	52.478.214,98	
1-feb-18	28-feb-18	20,69%	31,04%	2,28%	0,00%	2,28%	42.434.381,00	28	902.216,10		10.946.050,08	53.380.431,08	
1-mar-18	31-mar-18	20,69%	31,04%	2,28%	0,00%	2,28%	42.434.381,00	31	998.882,11		11.944.932,19	54.379.313,19	
1-abr-18	30-abr-18	20,48%	30,72%	2,26%	0,00%	2,26%	42.434.381,00	30	957.956,06		12.902.888,25	55.337.269,25	
1-may-18	31-may-18	20,48%	30,72%	2,26%	0,00%	2,26%	42.434.381,00	31	989.887,93		13.892.776,18	56.327.157,18	
1-jun-18	30-jun-18	20,48%	30,72%	2,26%	0,00%	2,26%	42.434.381,00	30	957.956,06		14.850.732,24	57.285.113,24	
1-jul-18	31-jul-18	20,03%	30,05%	2,21%	0,00%	2,21%	42.434.381,00	31	970.547,59		15.821.279,83	58.255.660,83	
1-ago-18	31-ago-18	20,03%	30,05%	2,21%	0,00%	2,21%	42.434.381,00	31	970.547,59		16.791.827,42	59.226.208,42	
1-sep-18	30-sep-18	20,03%	30,05%	2,21%	0,00%	2,21%	42.434.381,00	30	939.239,61		17.731.067,03	60.165.448,03	
1-oct-18	31-oct-18	19,63%	29,45%	2,17%	0,00%	2,17%	42.434.381,00	31	953.278,78		18.684.345,80	61.118.726,80	
1-nov-18	30-nov-18	19,63%	29,45%	2,17%	0,00%	2,17%	42.434.381,00	30	922.527,85		19.606.873,65	62.041.254,65	
1-dic-18	31-dic-18	19,63%	29,45%	2,17%	0,00%	2,17%	42.434.381,00	31	953.278,78		20.560.152,43	62.994.533,43	
1-ene-19	31-ene-19	19,16%	28,74%	2,13%	0,00%	2,13%	42.434.381,00	31	932.893,91		21.493.046,34	63.927.427,34	
1-feb-19	28-feb-19	19,16%	28,74%	2,13%	0,00%	2,13%	42.434.381,00	28	842.613,85		22.335.660,19	64.770.041,19	
1-mar-19	31-mar-19	19,16%	28,74%	2,13%	0,00%	2,13%	42.434.381,00	31	932.893,91		23.268.554,10	65.702.935,10	
1-abr-19	30-abr-19	19,32%	28,98%	2,14%	0,00%	2,14%	42.434.381,00	30	909.527,32		24.178.081,42	66.612.462,42	
1-may-19	31-may-19	19,32%	28,98%	2,14%	0,00%	2,14%	42.434.381,00	31	939.844,90		25.117.926,33	67.552.307,33	
1-jun-19	30-jun-19	19,32%	28,98%	2,14%	0,00%	2,14%	42.434.381,00	30	909.527,32		26.027.453,65	68.461.834,65	
1-jul-19	31-jul-19	19,28%	28,92%	2,14%	0,00%	2,14%	42.434.381,00	31	938.108,27		26.965.561,92	69.399.942,92	
1-ago-19	31-ago-19	19,28%	28,92%	2,14%	0,00%	2,14%	42.434.381,00	31	938.108,27		27.903.670,18	70.338.051,18	
1-sep-19	30-sep-19	19,28%	28,92%	2,14%	0,00%	2,14%	42.434.381,00	30	907.846,71		28.811.516,89	71.245.897,89	
1-oct-19	31-oct-19	19,10%	28,65%	2,12%	0,00%	2,12%	42.434.381,00	31	930.284,22		29.741.801,11	72.176.182,11	
1-nov-19	30-nov-19	19,10%	28,65%	2,12%	0,00%	2,12%	42.434.381,00	30	900.275,06		30.642.076,17	73.076.457,17	
1-dic-19	31-dic-19	19,10%	28,65%	2,12%	0,00%	2,12%	42.434.381,00	31	930.284,22		31.572.360,40	74.006.741,40	
1-ene-20	31-ene-20	18,77%	28,16%	2,09%	0,00%	2,09%	42.434.381,00	31	915.900,97		32.488.261,37	74.922.642,37	
1-feb-20	29-feb-20	18,77%	28,16%	2,09%	0,00%	2,09%	42.434.381,00	29	856.810,59		33.345.071,96	75.779.452,96	
1-mar-20	31-mar-20	18,77%	28,16%	2,09%	0,00%	2,09%	42.434.381,00	31	915.900,97		34.260.972,93	76.695.353,93	
1-abr-20	30-abr-20	18,69%	28,04%	2,08%	0,00%	2,08%	42.434.381,00	30	882.973,99		35.143.946,92	77.578.327,92	
1-may-20	31-may-20	18,69%	28,04%	2,08%	0,00%	2,08%	42.434.381,00	31	912.406,46		36.056.353,38	78.490.734,38	
1-jun-20	30-jun-20	18,69%	28,04%	2,08%	0,00%	2,08%	42.434.381,00	30	882.973,99		36.939.327,37	79.373.708,37	
1-jul-20	31-jul-20	18,12%	27,18%	2,02%	0,00%	2,02%	42.434.381,00	15	429.397,14		37.368.724,51	79.803.105,51	
SUBTOTALES: >>>>							42.434.381,00	1.195	37.368.724,51	-	37.368.724,51	79.803.105,51	

LIQUIDACION DEL PAGARE No. 2500052086		
1.	CAPITAL CUOTAS EN MORA	\$ 84.868.762,00
	TOTAL CAPITAL	\$ 84.868.762,00
2.	TOTAL INTERES DE MORA	\$ 86.946.163,26
	SUBTOTAL	\$ 171.814.925,26
3.	(-) ABONOS	\$ -
	SUBTOTAL	\$ 171.814.925,26
	NETO A PAGAR	\$ 171.814.925,26

SON: CIENTO SETENTA Y UN MILLONES OCHOCIENTOS CATORCE MIL NOVECIENTOS VEINTICINCO PESOS CON VEINTISEIS CENTAVOS M/CTE

Del señor juez

Atentamente



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