

Señores

JUZGADO SEGUNDO CIVIL DEL CIRCUITO

Rionegro – Antioquia.

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Estiven Candona

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RADICADO: 2014-00302

PROCESO: EJECUTIVO.

DEMANDANTE: BANCO DE BOGOTA.

DEMANDADO: ANA MARIA ECHEVERRY VALDERRAMA

118 MAR

7:52

ASUNTO: LIQUIDACION DEL CREDITO.

**DIANA CECILIA LONDOÑO PATIÑO**, abogada en ejercicio, identificada con la C.C. 21.421.190 de Abejorral y portadora de la T.P. 117.342 del C.S. de la J., actuando en mi calidad de apoderada judicial del BANCO DE BOGOTÁ S.A., me permito adjuntar la liquidación del crédito.

Atentamente,



**DIANA CECILIA LONDOÑO PATIÑO**

T.P. 117.342 del C.S. de la J.

C.C. 21.421.190 de Abejorral

## LIQUIDACION DE CREDITO

**Deudor:** ANA MARIA ECHEVERRY VALDERRAMA  
**Obligacion:** 157191711

**Deudor:**

Tasa efectiva anual pactada, a nominal >>>

Tasa nominal mensual pactada >>>

Resultado tasa pactada o pedida >>> Máxima

**CAPITAL:** 31.357.522,00

| DESDE                                   | VIGENCIA<br>HASTA | Brio. Cte.<br>T. Efectiva | Máxima Autorizada    |                    | TASA<br>FINAL | LIQUIDACION<br>DÍAS | INTERESES              |
|---|-------------------|---------------------------|----------------------|--------------------|---------------|---------------------|------------------------|
|   |                   |                           | Eleciva<br>Anual 1.5 | Nominal<br>Mensual |               |                     |                        |
| 01-mar-17                               | 31-mar-17         | 22,34%                    | 33,51%               | 2,44%              | 2,44%         | 30                  | 764.377,47             |
| 01-abr-17                               | 30-abr-17         | 22,33%                    | 33,50%               | 2,44%              | 2,44%         | 30                  | 764.076,71             |
| 01-may-17                               | 31-may-17         | 22,33%                    | 33,50%               | 2,44%              | 2,44%         | 30                  | 764.076,71             |
| 01-jun-17                               | 30-jun-17         | 22,33%                    | 33,50%               | 2,44%              | 2,44%         | 30                  | 764.076,71             |
| 01-jul-17                               | 31-jul-17         | 21,98%                    | 32,97%               | 2,40%              | 2,40%         | 30                  | 753.530,56             |
| 01-ago-17                               | 31-ago-17         | 21,98%                    | 32,97%               | 2,40%              | 2,40%         | 30                  | 753.530,56             |
| 01-sep-17                               | 30-sep-17         | 21,48%                    | 32,22%               | 2,35%              | 2,35%         | 30                  | 738.398,21             |
| 01-oct-17                               | 31-oct-17         | 21,15%                    | 31,73%               | 2,32%              | 2,32%         | 30                  | 728.367,70             |
| 01-nov-17                               | 30-nov-17         | 20,96%                    | 31,44%               | 2,30%              | 2,30%         | 30                  | 722.576,88             |
| 01-dic-17                               | 31-dic-17         | 20,77%                    | 31,16%               | 2,29%              | 2,29%         | 30                  | 716.774,53             |
| 01-ene-18                               | 31-ene-18         | 20,69%                    | 31,04%               | 2,28%              | 2,28%         | 30                  | 714.327,98             |
| 01-feb-18                               | 28-feb-18         | 21,01%                    | 31,52%               | 2,31%              | 2,31%         | 30                  | 724.101,89             |
| 01-mar-18                               | 31-mar-18         | 20,68%                    | 31,02%               | 2,28%              | 2,28%         | 30                  | 714.022,01             |
| 01-abr-18                               | 30-abr-18         | 20,48%                    | 30,72%               | 2,26%              | 2,26%         | 30                  | 707.895,99             |
| 01-may-18                               | 31-may-18         | 20,44%                    | 30,66%               | 2,25%              | 2,25%         | 30                  | 706.669,24             |
| 01-jun-18                               | 30-jun-18         | 20,28%                    | 30,42%               | 2,24%              | 2,24%         | 30                  | 701.757,07             |
| 01-jul-18                               | 31-jul-18         | 20,03%                    | 30,05%               | 2,21%              | 2,21%         | 30                  | 694.065,19             |
| 01-ago-18                               | 31-ago-18         | 19,94%                    | 29,91%               | 2,20%              | 2,20%         | 30                  | 691.291,13             |
| 01-sep-18                               | 30-sep-18         | 19,81%                    | 29,72%               | 2,19%              | 2,19%         | 30                  | 687.279,49             |
| 01-oct-18                               | 31-oct-18         | 19,63%                    | 29,45%               | 2,17%              | 2,17%         | 30                  | 681.715,78             |
| 01-nov-18                               | 30-nov-18         | 19,49%                    | 29,24%               | 2,16%              | 2,16%         | 30                  | 677.381,09             |
| 01-dic-18                               | 31-dic-18         | 19,40%                    | 29,10%               | 2,15%              | 2,15%         | 30                  | 674.591,10             |
| 01-ene-19                               | 31-ene-19         | 19,16%                    | 28,74%               | 2,13%              | 2,13%         | 30                  | 667.138,01             |
| 01-feb-19                               | 28-feb-19         | 19,70%                    | 29,55%               | 2,18%              | 2,18%         | 30                  | 683.880,71             |
| 01-mar-19                               | 31-mar-19         | 19,37%                    | 29,06%               | 2,15%              | 2,15%         | 30                  | 673.660,50             |
| 01-abr-19                               | 30-abr-19         | 19,32%                    | 28,98%               | 2,14%              | 2,14%         | 30                  | 672.108,85             |
| 01-may-19                               | 31-may-19         | 19,34%                    | 29,01%               | 2,15%              | 2,15%         | 30                  | 672.729,61             |
| 01-jun-19                               | 30-jun-19         | 19,30%                    | 28,95%               | 2,14%              | 2,14%         | 30                  | 671.487,96             |
| 01-jul-19                               | 31-jul-19         | 19,30%                    | 28,95%               | 2,14%              | 2,14%         | 30                  | 671.487,96             |
| 01-ago-19                               | 31-ago-19         | 19,32%                    | 28,98%               | 2,14%              | 2,14%         | 30                  | 672.108,85             |
| 01-sep-19                               | 30-sep-19         | 19,32%                    | 28,98%               | 2,14%              | 2,14%         | 30                  | 672.108,85             |
| 01-oct-19                               | 31-oct-19         | 19,10%                    | 28,65%               | 2,12%              | 2,12%         | 30                  | 665.271,75             |
| 01-nov-19                               | 30-nov-19         | 19,03%                    | 28,55%               | 2,11%              | 2,11%         | 30                  | 663.092,94             |
| 01-dic-19                               | 31-dic-19         | 18,91%                    | 28,37%               | 2,10%              | 2,10%         | 30                  | 659.354,03             |
| 01-ene-20                               | 31-ene-20         | 18,77%                    | 28,16%               | 2,09%              | 2,09%         | 30                  | 654.985,89             |
| 01-feb-20                               | 21-feb-20         | 18,77%                    | 28,59%               | 2,12%              | 2,12%         | 21                  | 464.818,84             |
| <b>Total Intereses</b>                  |                   |                           |                      |                    |               | 1071                | 25.009.118,76          |
| <b>Capital</b>                          |                   |                           |                      |                    |               |                     | 31.357.522,00          |
| <b>Intereses Moratorios</b>             |                   |                           |                      |                    |               |                     | 25.009.118,76          |
| <b>Intereses Moratorios a 28 feb 17</b> |                   |                           |                      |                    |               |                     | 23.882.461,00          |
| <b>TOTAL: CAPITAL+INTERESES:</b>        |                   |                           |                      |                    |               |                     | <b>\$80.249.101,76</b> |

### LIQUIDACION DE CREDITO

Deudor: ANA MARIA ECHEVERRY VALDERRAMA  
 Obligacion: 157149475

Deudor:



Tasa efectiva anual pactada, a nominal >>>

Tasa nominal mensual pactada >>>

Resultado tasa pactada o pedida >>> Máxima

CAPITAL: 8.148.876,00

| DESDE     | VIGENCIA<br>HASTA | Brio. Cte.<br>T. Efectiva | Máxima Autorizada     |                    | TASA<br>FINAL | LIQUIDACION<br>DÍAS | INTERESES  |
|-----------|-------------------|---------------------------|-----------------------|--------------------|---------------|---------------------|------------|
|           |                   |                           | Efectiva<br>Anual 1.5 | Nominal<br>Mensual |               |                     |            |
| 01-mar-17 | 31-mar-17         | 22,34%                    | 33,51%                | 2,44%              | 2,44%         | 30                  | 198.638,70 |
| 01-abr-17 | 30-abr-17         | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30                  | 198.560,54 |
| 01-may-17 | 31-may-17         | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30                  | 198.560,54 |
| 01-jun-17 | 30-jun-17         | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30                  | 198.560,54 |
| 01-jul-17 | 31-jul-17         | 21,98%                    | 32,97%                | 2,40%              | 2,40%         | 30                  | 195.819,91 |
| 01-ago-17 | 31-ago-17         | 21,98%                    | 32,97%                | 2,40%              | 2,40%         | 30                  | 195.819,91 |
| 01-sep-17 | 30-sep-17         | 21,48%                    | 32,22%                | 2,35%              | 2,35%         | 30                  | 191.887,47 |
| 01-oct-17 | 31-oct-17         | 21,15%                    | 31,73%                | 2,32%              | 2,32%         | 30                  | 189.280,84 |
| 01-nov-17 | 30-nov-17         | 20,96%                    | 31,44%                | 2,30%              | 2,30%         | 30                  | 187.775,98 |
| 01-dic-17 | 31-dic-17         | 20,77%                    | 31,16%                | 2,29%              | 2,29%         | 30                  | 186.268,12 |
| 01-ene-18 | 31-ene-18         | 20,69%                    | 31,04%                | 2,28%              | 2,28%         | 30                  | 185.632,34 |
| 01-feb-18 | 28-feb-18         | 21,01%                    | 31,52%                | 2,31%              | 2,31%         | 30                  | 188.172,28 |
| 01-mar-18 | 31-mar-18         | 20,68%                    | 31,02%                | 2,28%              | 2,28%         | 30                  | 185.552,83 |
| 01-abr-18 | 30-abr-18         | 20,48%                    | 30,72%                | 2,26%              | 2,26%         | 30                  | 183.960,86 |
| 01-may-18 | 31-may-18         | 20,44%                    | 30,66%                | 2,25%              | 2,25%         | 30                  | 183.642,06 |
| 01-jun-18 | 30-jun-18         | 20,28%                    | 30,42%                | 2,24%              | 2,24%         | 30                  | 182.365,54 |
| 01-jul-18 | 31-jul-18         | 20,03%                    | 30,05%                | 2,21%              | 2,21%         | 30                  | 180.366,65 |
| 01-ago-18 | 31-ago-18         | 19,94%                    | 29,91%                | 2,20%              | 2,20%         | 30                  | 179.645,76 |
| 01-sep-18 | 30-sep-18         | 19,81%                    | 29,72%                | 2,19%              | 2,19%         | 30                  | 178.603,25 |
| 01-oct-18 | 31-oct-18         | 19,63%                    | 29,45%                | 2,17%              | 2,17%         | 30                  | 177.157,41 |
| 01-nov-18 | 30-nov-18         | 19,49%                    | 29,24%                | 2,16%              | 2,16%         | 30                  | 176.030,95 |
| 01-dic-18 | 31-dic-18         | 19,40%                    | 29,10%                | 2,15%              | 2,15%         | 30                  | 175.305,92 |
| 01-ene-19 | 31-ene-19         | 19,16%                    | 28,74%                | 2,13%              | 2,13%         | 30                  | 173.369,08 |
| 01-feb-19 | 28-feb-19         | 19,70%                    | 29,55%                | 2,18%              | 2,18%         | 30                  | 177.720,01 |
| 01-mar-19 | 31-mar-19         | 19,37%                    | 29,06%                | 2,15%              | 2,15%         | 30                  | 175.064,08 |
| 01-abr-19 | 30-abr-19         | 19,32%                    | 28,98%                | 2,14%              | 2,14%         | 30                  | 174.660,86 |
| 01-may-19 | 31-may-19         | 19,34%                    | 29,01%                | 2,15%              | 2,15%         | 30                  | 174.822,17 |
| 01-jun-19 | 30-jun-19         | 19,30%                    | 28,95%                | 2,14%              | 2,14%         | 30                  | 174.499,51 |
| 01-jul-19 | 31-jul-19         | 19,30%                    | 28,95%                | 2,14%              | 2,14%         | 30                  | 174.499,51 |
| 01-ago-19 | 31-ago-19         | 19,32%                    | 28,98%                | 2,14%              | 2,14%         | 30                  | 174.660,86 |
| 01-sep-19 | 30-sep-19         | 19,32%                    | 28,98%                | 2,14%              | 2,14%         | 30                  | 174.660,86 |
| 01-oct-19 | 31-oct-19         | 19,10%                    | 28,65%                | 2,12%              | 2,12%         | 30                  | 172.884,10 |
| 01-nov-19 | 30-nov-19         | 19,03%                    | 28,55%                | 2,11%              | 2,11%         | 30                  | 172.317,89 |
| 01-dic-19 | 31-dic-19         | 18,91%                    | 28,37%                | 2,10%              | 2,10%         | 30                  | 171.346,26 |
| 01-ene-20 | 31-ene-20         | 18,77%                    | 28,16%                | 2,09%              | 2,09%         | 30                  | 170.211,12 |
| 01-feb-20 | 21-feb-20         | 18,77%                    | 28,59%                | 2,12%              | 2,12%         | 21                  | 120.792,42 |

**Total Intereses** 1071 6.499.117,11

**Capital** 8.148.876,00

**Intereses Moratorios** 6.499.117,11

**Intereses Moratorios a 28 feb 17** 5.303.528,24

**TOTAL: CAPITAL+INTERESES: \$19.951.521,35**

### LIQUIDACION DE CREDITO

Deudor: ANA MARIA ECHEVERRY VALDERRAMA

Deudor:

Obligacion: 153969220

Tasa efectiva anual pactada, o nominal >>>

Tasa nominal mensual pactada >>>

Resultado tasa pactada o pedida >>> Máxima

CAPITAL: 49.104.600,00

| DESDE                                 | VIGENCIA<br>HASTA | Brio. Cte.<br>T. Efectiva | Máxima Autorizada     |                    | TASA<br>FINAL | LIQUIDACION |                         |
|---------------------------------------|-------------------|---------------------------|-----------------------|--------------------|---------------|-------------|-------------------------|
|                                       |                   |                           | Efectiva<br>Anual 1.5 | Nominal<br>Mensual |               | DÍAS        | INTERESES               |
| 01-mar-17                             | 31-mar-17         | 22,34%                    | 33,51%                | 2,44%              | 2,44%         | 30          | 1.196.983,94            |
| 01-abr-17                             | 30-abr-17         | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30          | 1.196.512,96            |
| 01-may-17                             | 31-may-17         | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30          | 1.196.512,96            |
| 01-jun-17                             | 30-jun-17         | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30          | 1.196.512,96            |
| 01-jul-17                             | 31-jul-17         | 21,98%                    | 32,97%                | 2,40%              | 2,40%         | 30          | 1.179.998,10            |
| 01-ago-17                             | 31-ago-17         | 21,98%                    | 32,97%                | 2,40%              | 2,40%         | 30          | 1.179.998,10            |
| 01-sep-17                             | 30-sep-17         | 21,48%                    | 32,22%                | 2,35%              | 2,35%         | 30          | 1.156.301,47            |
| 01-oct-17                             | 31-oct-17         | 21,15%                    | 31,73%                | 2,32%              | 2,32%         | 30          | 1.140.594,10            |
| 01-nov-17                             | 30-nov-17         | 20,96%                    | 31,44%                | 2,30%              | 2,30%         | 30          | 1.131.525,90            |
| 01-dic-17                             | 31-dic-17         | 20,77%                    | 31,16%                | 2,29%              | 2,29%         | 30          | 1.122.439,66            |
| 01-ene-18                             | 31-ene-18         | 20,69%                    | 31,04%                | 2,28%              | 2,28%         | 30          | 1.118.608,46            |
| 01-feb-18                             | 28-feb-18         | 21,01%                    | 31,52%                | 2,31%              | 2,31%         | 30          | 1.133.914,02            |
| 01-mar-18                             | 31-mar-18         | 20,68%                    | 31,02%                | 2,28%              | 2,28%         | 30          | 1.118.129,34            |
| 01-abr-18                             | 30-abr-18         | 20,48%                    | 30,72%                | 2,26%              | 2,26%         | 30          | 1.108.536,24            |
| 01-may-18                             | 31-may-18         | 20,44%                    | 30,66%                | 2,25%              | 2,25%         | 30          | 1.106.615,20            |
| 01-jun-18                             | 30-jun-18         | 20,28%                    | 30,42%                | 2,24%              | 2,24%         | 30          | 1.098.922,94            |
| 01-jul-18                             | 31-jul-18         | 20,03%                    | 30,05%                | 2,21%              | 2,21%         | 30          | 1.086.877,76            |
| 01-ago-18                             | 31-ago-18         | 19,94%                    | 29,91%                | 2,20%              | 2,20%         | 30          | 1.082.533,71            |
| 01-sep-18                             | 30-sep-18         | 19,81%                    | 29,72%                | 2,19%              | 2,19%         | 30          | 1.076.251,65            |
| 01-oct-18                             | 31-oct-18         | 19,63%                    | 29,45%                | 2,17%              | 2,17%         | 30          | 1.067.539,10            |
| 01-nov-18                             | 30-nov-18         | 19,49%                    | 29,24%                | 2,16%              | 2,16%         | 30          | 1.060.751,15            |
| 01-dic-18                             | 31-dic-18         | 19,40%                    | 29,10%                | 2,15%              | 2,15%         | 30          | 1.056.382,13            |
| 01-ene-19                             | 31-ene-19         | 19,16%                    | 28,74%                | 2,13%              | 2,13%         | 30          | 1.044.710,90            |
| 01-feb-19                             | 28-feb-19         | 19,70%                    | 29,55%                | 2,18%              | 2,18%         | 30          | 1.070.929,29            |
| 01-mar-19                             | 31-mar-19         | 19,37%                    | 29,06%                | 2,15%              | 2,15%         | 30          | 1.054.924,86            |
| 01-abr-19                             | 30-abr-19         | 19,32%                    | 28,98%                | 2,14%              | 2,14%         | 30          | 1.052.495,04            |
| 01-may-19                             | 31-may-19         | 19,34%                    | 29,01%                | 2,15%              | 2,15%         | 30          | 1.053.467,12            |
| 01-jun-19                             | 30-jun-19         | 19,30%                    | 28,95%                | 2,14%              | 2,14%         | 30          | 1.051.522,75            |
| 01-jul-19                             | 31-jul-19         | 19,30%                    | 28,95%                | 2,14%              | 2,14%         | 30          | 1.051.522,75            |
| 01-ago-19                             | 31-ago-19         | 19,32%                    | 28,98%                | 2,14%              | 2,14%         | 30          | 1.052.495,04            |
| 01-sep-19                             | 30-sep-19         | 19,32%                    | 28,98%                | 2,14%              | 2,14%         | 30          | 1.052.495,04            |
| 01-oct-19                             | 31-oct-19         | 19,10%                    | 28,65%                | 2,12%              | 2,12%         | 30          | 1.041.788,41            |
| 01-nov-19                             | 30-nov-19         | 19,03%                    | 28,55%                | 2,11%              | 2,11%         | 30          | 1.038.376,48            |
| 01-dic-19                             | 31-dic-19         | 18,91%                    | 28,37%                | 2,10%              | 2,10%         | 30          | 1.032.521,51            |
| 01-ene-20                             | 31-ene-20         | 18,77%                    | 28,16%                | 2,09%              | 2,09%         | 30          | 1.025.681,18            |
| 01-feb-20                             | 21-feb-20         | 18,77%                    | 28,59%                | 2,12%              | 2,12%         | 21          | 727.887,34              |
| <b>Total Intereses</b>                |                   |                           |                       |                    |               | 1071        | <b>39.163.259,56</b>    |
| <b>Capital</b>                        |                   |                           |                       |                    |               |             | <b>49.104.600,00</b>    |
| <b>Intereses Moratorios</b>           |                   |                           |                       |                    |               |             | <b>39.163.259,56</b>    |
| <b>Intereses Moratorios 28 feb 17</b> |                   |                           |                       |                    |               |             | <b>31.958.718,33</b>    |
| <b>TOTAL: CAPITAL+INTERESES:</b>      |                   |                           |                       |                    |               |             | <b>\$120.226.577,89</b> |