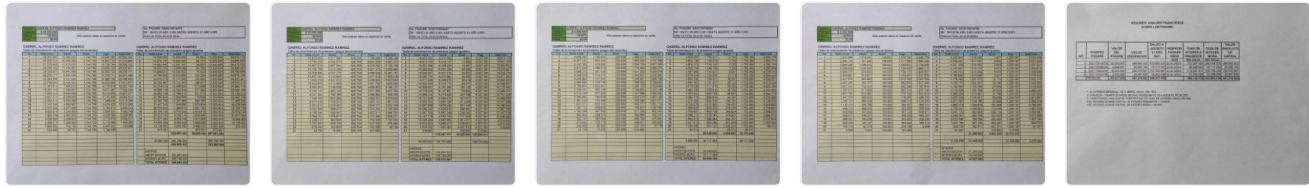


Eliminar
 Archivar
 Informar
 Responder
 Responder a todos
 Reenviar

ACTUALIZACION DE CREDITO 2014-00140

M **Mario Humberto Yanez Torres** <marioya11@hotmail.com>
 Para: Juzgado 02 Civil Circuito - Cundinamarca - Girardot; alexanderramirezmesa@yahoo.es Tue 26/08/2021 4:38 PM



ACTUALIZACION DE CREDIT...

6 archivos adjuntos (3 MB) Guardar todo en OneDrive - Consejo Superior de la Judicatura Descargar todo

Iniciar respuesta con: Cordial saludo. Cordialmente. Muchas gracias.

Buenas tardes

Cordial saludo

Por medio de la presente me permito anexar memorial con sus anexos para su conocimiento y fines pertinentes.

Cordialmente.

MARIO HUMBERTO YAÑEZ TORRES.

Responder
 Responder a todos
 Reenviar

Girardot, 26 de Agosto de 2021.

Señor Juez segundo civil del circuito de Girardot.

.....
E.S.D

**Ref. LIQUIDACIÓN OBLIGATORIA
DE: GABRIEL ALFONSO RAMÍREZ RAMÍREZ
RADICADO: 2014-00140**

**ASUNTO: ACTUALIZACION DE CREDITO
ACREEDOR: ALEXANDER RAMIREZ MESA**

Señor Juez:

Mario Humberto Yáñez Torres, en mi condición de apoderado del señor **ALEXANDER RAMÍREZ MESA**, me permito anexarle la actualización de crédito, tal como lo solicita según auto de fecha 12 de agosto de 2021.

Anexo: Actualización de Créditos contenidos en las obligaciones Numero **0535170024079, 0535170024247, 0535170038025 y 0535170039799** y sus garantías.

Cordialmente;


MARIO HUMBERTO YÁÑEZ TORRES
T.P. 216.032 del C.S de la J
Email: marioya11@hotmail.com

| | |
|----------|---------------------------------|
| Deudor | GABRIEL ALFONSO RAMIREZ RAMIREZ |
| Préstamo | \$ 3.205.999 |
| Interés | 38,00% |
| Plazo | 20,06 |

Sólo asentar datos en espacios en verde.

No. PAGARE 0535170039799
 DE : MAYO 25 AÑO 2.001 HASTA AGOSTO 31 AÑO 2.021.
 PARA UN TOTAL DE 20,06 MESES.

GABRIEL ALFONSO RAMIREZ RAMIREZ
 Tabla de amortización de préstamo (pagos decrecientes)

| No. | Saldo inicial | Interés | Amort. | Pago | Saldo final |
|-----|---------------|-----------|---------|-----------|-------------|
| 1 | 3.205.999 | 1.218.280 | 159.820 | 1.378.100 | 3.046.179 |
| 2 | 3.046.179 | 1.157.548 | 159.820 | 1.317.368 | 2.886.358 |
| 3 | 2.886.358 | 1.096.816 | 159.820 | 1.256.637 | 2.726.538 |
| 4 | 2.726.538 | 1.036.084 | 159.820 | 1.195.905 | 2.566.717 |
| 5 | 2.566.717 | 975.352 | 159.820 | 1.135.173 | 2.406.897 |
| 6 | 2.406.897 | 914.621 | 159.820 | 1.074.441 | 2.247.076 |
| 7 | 2.247.076 | 853.889 | 159.820 | 1.013.709 | 2.087.256 |
| 8 | 2.087.256 | 793.157 | 159.820 | 952.978 | 1.927.435 |
| 9 | 1.927.435 | 732.425 | 159.820 | 892.246 | 1.767.615 |
| 10 | 1.767.615 | 671.694 | 159.820 | 831.514 | 1.607.794 |
| 11 | 1.607.794 | 610.962 | 159.820 | 770.782 | 1.447.974 |
| 12 | 1.447.974 | 550.230 | 159.820 | 710.050 | 1.288.153 |
| 13 | 1.288.153 | 489.498 | 159.820 | 649.319 | 1.128.333 |
| 14 | 1.128.333 | 428.766 | 159.820 | 588.587 | 968.512 |
| 15 | 968.512 | 368.035 | 159.820 | 527.855 | 808.692 |
| 16 | 808.692 | 307.303 | 159.820 | 467.123 | 648.871 |
| 17 | 648.871 | 246.571 | 159.820 | 406.392 | 489.051 |
| 18 | 489.051 | 185.839 | 159.820 | 345.660 | 329.230 |
| 19 | 329.230 | 125.107 | 159.820 | 284.928 | 169.410 |
| 20 | 169.410 | 64.376 | 159.820 | 224.196 | 9.589 |
| 21 | 9.589 | 3.644 | 159.820 | 163.464 | |

GABRIEL ALFONSO RAMIREZ RAMIREZ
 Tabla de amortización de préstamo (pagos iguales)

| No. | Saldo inicial | Interés | Amort. | Pago | Saldo final |
|-----|---------------|------------|-----------|------------|-------------|
| 1 | 3.205.999 | 1.218.280 | 1.907 | 1.220.187 | 3.204.092 |
| 2 | 3.204.092 | 1.217.555 | 2.632 | 1.220.187 | 3.201.459 |
| 3 | 3.201.459 | 1.216.555 | 3.633 | 1.220.187 | 3.197.827 |
| 4 | 3.197.827 | 1.215.174 | 5.013 | 1.220.187 | 3.192.814 |
| 5 | 3.192.814 | 1.213.269 | 6.918 | 1.220.187 | 3.185.896 |
| 6 | 3.185.896 | 1.210.840 | 9.547 | 1.220.187 | 3.176.349 |
| 7 | 3.176.349 | 1.207.013 | 13.174 | 1.220.187 | 3.163.175 |
| 8 | 3.163.175 | 1.202.007 | 18.180 | 1.220.187 | 3.144.995 |
| 9 | 3.144.995 | 1.195.098 | 25.089 | 1.220.187 | 3.119.906 |
| 10 | 3.119.906 | 1.185.564 | 34.623 | 1.220.187 | 3.085.283 |
| 11 | 3.085.283 | 1.172.407 | 47.780 | 1.220.187 | 3.037.503 |
| 12 | 3.037.503 | 1.154.251 | 65.936 | 1.220.187 | 2.971.567 |
| 13 | 2.971.567 | 1.129.190 | 90.992 | 1.220.187 | 2.880.576 |
| 14 | 2.880.576 | 1.094.619 | 125.568 | 1.220.187 | 2.755.007 |
| 15 | 2.755.007 | 1.046.903 | 173.284 | 1.220.187 | 2.581.723 |
| 16 | 2.581.723 | 981.055 | 239.132 | 1.220.187 | 2.342.591 |
| 17 | 2.342.591 | 890.184 | 330.003 | 1.220.187 | 2.012.588 |
| 18 | 2.012.588 | 764.784 | 455.404 | 1.220.187 | 1.557.185 |
| 19 | 1.557.185 | 591.730 | 628.457 | 1.220.187 | 928.728 |
| 20 | 928.728 | 352.917 | 867.271 | 1.220.187 | 61.457 |
| 21 | 61.457 | | 318.692 | 318.692 | |
| | | 21.259.200 | 3.463.234 | 24.722.433 | |
| | 3.205.999 | 24.438.689 | | 24.438.689 | 3.205.999 |
| | | | | | |
| | | | | | |
| | INTERES | | | | |
| | AMORTIZACION | 21.259.200 | | | |
| | INTERES MORA | 24.438.689 | | | |
| | TOTAL INTERES | 45.697.889 | | | |

| | |
|----------|---------------------------------|
| Deudor | GABRIEL ALFONSO RAMIREZ RAMIREZ |
| Préstamo | \$ 4.606.897 |
| Interés | 38,00% |
| Plazo | 20,06 |

Sólo asentar datos en espacios en verde.

No. PAGARE 0535170038025
 DE : MAYO 25 AÑO 2.001 HASTA AGOSTO 31 AÑO 2.021.
 PARA UN TOTAL DE 20,06 MESES.

GABRIEL ALFONSO RAMIREZ RAMIREZ

Tabla de amortización de préstamo (pagos decrecientes)

| No. | Saldo inicial | Interés | Amort. | Pago | Saldo final |
|-----|---------------|-----------|---------|-----------|-------------|
| 1 | 4.606.897 | 1.750.621 | 229.656 | 1.980.277 | 4.377.241 |
| 2 | 4.377.241 | 1.663.352 | 229.656 | 1.893.008 | 4.147.585 |
| 3 | 4.147.585 | 1.576.082 | 229.656 | 1.805.738 | 3.917.929 |
| 4 | 3.917.929 | 1.488.813 | 229.656 | 1.718.469 | 3.688.273 |
| 5 | 3.688.273 | 1.401.544 | 229.656 | 1.631.200 | 3.458.618 |
| 6 | 3.458.618 | 1.314.275 | 229.656 | 1.543.931 | 3.228.962 |
| 7 | 3.228.962 | 1.227.005 | 229.656 | 1.456.661 | 2.999.306 |
| 8 | 2.999.306 | 1.139.736 | 229.656 | 1.369.392 | 2.769.650 |
| 9 | 2.769.650 | 1.052.467 | 229.656 | 1.282.123 | 2.539.994 |
| 10 | 2.539.994 | 965.198 | 229.656 | 1.194.854 | 2.310.338 |
| 11 | 2.310.338 | 877.929 | 229.656 | 1.107.584 | 2.080.682 |
| 12 | 2.080.682 | 790.659 | 229.656 | 1.020.315 | 1.851.026 |
| 13 | 1.851.026 | 703.390 | 229.656 | 933.046 | 1.621.371 |
| 14 | 1.621.371 | 616.121 | 229.656 | 845.777 | 1.391.715 |
| 15 | 1.391.715 | 528.852 | 229.656 | 758.507 | 1.162.059 |
| 16 | 1.162.059 | 441.582 | 229.656 | 671.238 | 932.403 |
| 17 | 932.403 | 354.313 | 229.656 | 583.969 | 702.747 |
| 18 | 702.747 | 267.044 | 229.656 | 496.700 | 473.091 |
| 19 | 473.091 | 179.775 | 229.656 | 409.431 | 243.435 |
| 20 | 243.435 | 92.505 | 229.656 | 322.161 | 13.779 |
| 21 | 13.779 | 5.236 | 229.656 | 234.892 | |
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GABRIEL ALFONSO RAMIREZ RAMIREZ

Tabla de amortización de préstamo (pagos iguales)

| No. | Saldo inicial | Interés | Amort. | Pago | Saldo final |
|-----|---------------|------------|-----------|------------|-------------|
| 1 | 4.606.897 | 1.750.621 | 2.741 | 1.753.362 | 4.604.156 |
| 2 | 4.604.156 | 1.749.579 | 3.782 | 1.753.362 | 4.600.374 |
| 3 | 4.600.374 | 1.748.142 | 5.220 | 1.753.362 | 4.595.154 |
| 4 | 4.595.154 | 1.746.158 | 7.203 | 1.753.362 | 4.587.950 |
| 5 | 4.587.950 | 1.743.421 | 9.941 | 1.753.362 | 4.578.010 |
| 6 | 4.578.010 | 1.739.644 | 13.716 | 1.753.362 | 4.564.292 |
| 7 | 4.564.292 | 1.734.431 | 18.931 | 1.753.362 | 4.545.361 |
| 8 | 4.545.361 | 1.727.237 | 26.125 | 1.753.362 | 4.519.236 |
| 9 | 4.519.236 | 1.717.310 | 36.052 | 1.753.362 | 4.483.184 |
| 10 | 4.483.184 | 1.703.610 | 49.752 | 1.753.362 | 4.433.432 |
| 11 | 4.433.432 | 1.684.704 | 68.657 | 1.753.362 | 4.364.775 |
| 12 | 4.364.775 | 1.658.614 | 94.747 | 1.753.362 | 4.270.028 |
| 13 | 4.270.028 | 1.622.610 | 130.751 | 1.753.362 | 4.139.276 |
| 14 | 4.139.276 | 1.572.925 | 180.437 | 1.753.362 | 3.958.839 |
| 15 | 3.958.839 | 1.504.359 | 249.003 | 1.753.362 | 3.709.837 |
| 16 | 3.709.837 | 1.409.738 | 343.624 | 1.753.362 | 3.366.213 |
| 17 | 3.366.213 | 1.279.161 | 474.201 | 1.753.362 | 2.892.012 |
| 18 | 2.892.012 | 1.098.964 | 654.397 | 1.753.362 | 2.237.614 |
| 19 | 2.237.614 | 850.293 | 903.068 | 1.753.362 | 1.334.546 |
| 20 | 1.334.546 | 507.127 | 1.246.234 | 1.753.362 | 88.312 |
| 21 | 88.312 | | 88.312 | | |
| | | 30.548.650 | 4.606.897 | 35.155.548 | |
| | | | | | |
| | 4.606.897 | 35.117.454 | | 35.117.454 | |
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INTERES
 AMORTIZACION 30.548.650
 INTERES MORA 35.117.454
TOTAL INTERES 65.666.105

RESUMEN ANALISIS FINANCIEROS
SOBRE LOS PAGARE.

| INT. | NUMERO PAGARE | VALOR DEL PAGARE | VALOR LIQUIDACION | SALDO A AGOSTO 31 AÑO 2021 | VIGENCIA PAGARE AÑOS | TASA DE INTERES A PRESENTE | TASA DE INTERES MORA | VALOR INSOLUTO DE CAPITAL |
|------|----------------|-------------------|--------------------|----------------------------|----------------------|----------------------------|----------------------|---------------------------|
| | | | | | 20,06 | 38% ANUAL | 38% ANUAL | |
| 1 | 535170014079 | 35.000.000 | 498.885.403 | 533.885.403 | 20,06 AÑOS | 232.087.403 | 266.798.000 | 498.885.403 |
| 2 | 535170038025 | 4.606.897 | 65.666.105 | 70.273.002 | 20,06 AÑOS | 30.548.650 | 35.117.454 | 65.666.105 |
| 3 | 535170024247 | 16.625.000 | 236.970.567 | 253.595.567 | 20,06 AÑOS | 110.241.517 | 126.729.050 | 236.970.567 |
| 4 | 535170039799 | 3.205.999 | 45.697.889 | 48.903.888 | 20,06 AÑOS | 21.259.200 | 24.438.689 | 45.697.889 |
| | TOTALES | 59.437.896 | 847.219.963 | 906.657.859 | | 394.136.770 | 453.083.194 | 847.219.963 |

- 1- EL INTERES MENSUAL, DE 3,1666%, ANUAL DEL 38%
2- VIGENCIA - TIEMPO 20 AÑOS, 06 DIAS, DESDE MAYO 25 A AGOSTO 30 DE 2021.
3- COMO PUEDE ANALIZAR EL PORCENTAJE DE TASA DE INTERES ANUAL DE 38%
4-EL INTERES SOBRE CAPITAL VS INTERES PRESENTE = 150,80%
4-EL INTERES SOBRE CAPITAL VS INTERES MORA = 86,98%