

Señor

**JUEZ 3 CIVIL MUNICIPAL DE ZIPAQUIRA - CUNDINAMARCA**

E. S. D.

**Referencia:** Ejecutivo Para la Efectividad de la Garantía Real de BANCO COMERCIAL AV VILLAS S.A. contra ALVARO FERNANDEZ DIAZ. -

**Expediente:** 2023-158.-

**Asunto:** Liquidación Crédito. -

**BETSABE TORRES PEREZ**, obrando en mi calidad de apoderada de la parte actora dentro del proceso de la referencia y de conformidad con lo dispuesto en el artículo 446 del C. G. del P., procedo a allegar la liquidación del crédito de conformidad con lo ordenado en el mandamiento de pago, en la sentencia y en los términos de ley.

El capital e intereses se liquidan hasta el 15/12/2023.

El capital que se liquida respecto de la **obligación hipotecaria 1856845** es inferior al pretendido en la demanda y los intereses de mora se cobran desde el 2 de octubre de 2023, por cuanto el deudor tal como obra en el histórico de pagos que se anexa ha efectuado abonos a la obligación, con fecha posterior a la presentación de la demanda, cancelando a la fecha de la liquidación las cuotas vencidas al 2 de septiembre de 2023, abonos que se encuentran debidamente discriminados en el mencionado extracto.

El capital final que se liquida respecto de la **obligación 5471412003153042** es inferior al pretendido en la demanda, por cuanto el deudor efectuó dos abonos con fecha posterior a la presentación de la demanda, uno el 31 de mayo de 2023 por \$110.000 y el otro el 24 de julio de 2023 por \$110.000.

**PAGARE 1856845:**FECHA LIQUIDACION 

14-12-23
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TASA DE INTERES ANUAL 

18.00%
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VENCIMIENTO CUOTA	DESDE	DIAS MORA	CAPITAL	INTERES MORA	DE	TOTAL CAPITAL MAS INTERESES MORA
CAPITAL INSOLUTO	02-10-23	74	\$ 22,306,393.00	\$ 825,336.54		\$ 23,131,729.54
TOTALES			<b>\$ 22,306,393.00</b>	<b>\$ 825,336.54</b>		<b>\$ 23,131,729.54</b>

**PAGARE 5471412003153042:**

	FECHA CAUSACION INTERESES MORA		DÍAS DE MORA	TASA DE INTERES INTERÉS	INTERESES DE MORA CAPITAL
	DESDE	HASTA			
<b>CAPITAL INICIAL DEL PAGARÉ 5471412003153042</b>					\$ 491,209.00
1	31-mar-23	31-mar-23	1	46.26%	\$ 631.20
2	01-abr-23	30-abr-23	30	47.08%	\$ 19,271.77
3	01-may-23	31-may-23	31	45.40%	\$ 19,203.54
<b>TOTAL INTERESES AL 31/05/2023</b>					<b>\$ 39,106.51</b>

<b>INTERESES REMUNERATORIOS ORDENADOS PAGAR EN EL MANDAMIENTO DE PAGO</b>	<b>\$ 4,876.00</b>
<b>INTERESES MORATORIOS ORDENADOS PAGAR EN EL MANDAMIENTO DE PAGO</b>	<b>\$ 25,235.00</b>
<b>TOTAL INTERESES ORDENADOS EN MAND. DE PAGO</b>	<b>\$ 30,111.00</b>
<b>TOTAL INTERESES AL 31/05/2023 + INTERESES ORDENADOS PAGAR EN EL MAND DE PAGO</b>	<b>\$ 69,217.51</b>
<b>MENOS ABONO AL 31/05/2023</b>	<b>\$ 110,000.00</b>
<b>SALDO A FAVOR PARA APLICAR A CAPITAL</b>	<b>-\$ 40,782.49</b>
<b>MENOS CAPITAL DEL PAGARÉ 5471412003153042</b>	<b>\$ 491,209.00</b>
<b>CAPITAL ADEUDADO AL 31/05/2023</b>	<b>\$ 450,426.51</b>

4	01-jun-23	30-jun-23	30	44.64%	\$ 16,755.87
5	01-jul-23	24-jul-23	24	44.04%	\$ 13,224.52
<b>TOTAL INTERESES AL 24/07/2023</b>					<b>\$ 29,980.39</b>
<b>ABONO 24/07/2023</b>					<b>\$ 110,000.00</b>
<b>SALDO A FAVOR PARA APLICAR A CAPITAL</b>					<b>-\$ 80,019.61</b>
<b>MENOS CAPITAL ADEUDADO AL 31/05/2023</b>					<b>\$ 450,426.51</b>
<b>CAPITAL ADEUDADO AL 24/07/2023</b>					<b>\$ 370,406.90</b>
6	25-jul-23	31-jul-23	7	44.04%	\$ 3,171.92
7	01-ago-23	31-ago-23	31	43.12%	\$ 13,753.62
8	01-sep-23	30-sep-23	30	42.05%	\$ 12,979.68
9	01-oct-23	31-oct-23	31	39.79%	\$ 12,691.48
10	01-nov-23	30-nov-23	30	38.28%	\$ 11,815.98
11	01-dic-23	15-dic-23	15	35.56%	\$ 5,488.20
<b>INTERESES DE MORA PAGARÉ 5471412003153042 AL 15/12/2023</b>					<b>\$ 59,900.87</b>

<b>CAPITAL FINAL DEL PAGARÉ 5471412003153042</b>	<b>\$ 370,406.90</b>
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**TOTAL PAGARÉ  
5471412003153042**

**\$ 430,307.77**

**TOTAL PAGARÉ 1856845**

**\$ 23.131.729.54**

**TOTAL PAGARÉS 1856845 y 5471412003153042**

**\$ 23.562.037.31**

Habiendo cumplido con lo ordenado en el artículo 446 del CGP, respetuosamente le solicito proceda a fijarla en listas y correr traslado de la liquidación a la parte demandada.

Del Señor Juez,

A handwritten signature in black ink, appearing to read 'Betsabe Torres Perez', with a stylized flourish at the end.

**BETSABE TORRES PEREZ**

C.C. No.51.742.136 de Bogotá

T.P. No. 42.213 del C.S.J.

Pagare: 1856845

Fecha Vencido	Fecha Pago	Total Pagado \$	Cuotas Pagadas	Capital Pagado \$	Interés Corriente \$	Interés Mora \$	Cuenta por Cobrar \$	Seguro Vida \$	Excipientes \$	Saldo Capital \$
0	0	0	0	0	0	0	0	0	0	35,300,000
20150102	20150113	457,000	1	74,875	379,615	2,268	0	21,999	-45,814	35,225,125
20150102	20150205	410,000	0	0	0	0	0	0	410,000	35,225,125
20150202	20150212	87,978	1	75,585	334,244	1,859	0	19,405	-364,318	35,149,540
20150202	20150212	12,022	0	0	0	0	0	0	12,022	35,149,540
20150302	20150304	409,000	1	76,302	333,527	372	0	19,338	-41,596	35,073,238
20150402	20150406	479,759	1	77,026	332,803	0	0	19,073	29,837	34,996,212
20150402	20150406	241	0	0	0	0	0	0	241	34,996,212
20150502	20150511	410,137	1	92,346	276,391	1,259	0	19,225	-241	34,903,866
20150502	20150511	1,863	0	0	0	0	0	0	1,863	34,903,866
20150602	20150609	408,144	1	93,075	275,662	979	0	19,174	-1,873	34,810,791
20150602	20150609	6,856	0	0	0	0	0	0	6,856	34,810,791
20150702	20150708	402,933	1	93,810	274,927	839	0	19,123	-6,877	34,716,981
20150702	20150708	17,067	0	0	0	0	0	0	17,067	34,716,981
20150802	20150805	386,758	1	94,551	274,186	108	0	17,496	-17,090	34,622,430
20150802	20150805	13,242	0	0	0	0	0	0	13,242	34,622,430
20150902	20150902	390,391	1	95,298	273,439	0	0	17,448	-13,261	34,527,132
20150902	20150902	9,609	0	0	0	0	0	0	9,609	34,527,132
20151002	20151014	400,000	1	81,345	327,621	443	0	17,400	-44,466	34,445,787
20151102	20151113	450,000	1	82,117	326,849	410	0	17,376	4,563	34,363,670
20151202	20151204	435,620	1	97,657	271,396	74	0	17,333	30,627	34,266,013
20151202	20151204	14,380	0	0	0	0	0	0	14,380	34,266,013
20160102	20160115	400,000	1	83,647	325,143	492	0	17,268	-45,266	34,182,366
20160202	20160309	450,000	1	84,441	324,349	1,375	0	17,242	3,505	34,097,925
20160302	20160425	475,961	1	85,242	323,548	2,082	0	17,422	28,282	34,012,683
20160402	20160425	445,943	1	86,051	322,739	895	0	17,378	0	33,926,632
20160402	20160425	58,096	0	0	0	0	0	0	58,096	33,926,632
20160502	20160504	347,144	1	101,752	267,944	77	0	17,097	-58,260	33,824,880
20160502	20160504	102,856	0	0	0	0	0	0	102,856	33,824,880
20160602	20160610	302,000	1	102,556	267,140	310	0	17,046	-103,667	33,722,324
20160702	20160810	446,139	1	88,445	319,984	1,560	0	16,994	23	33,633,879

20160802	20160810	404,861	1	89,284	319,145	323	0	17,173	-39,700	33,544,595
20160902	20160914	484,471	1	90,131	318,298	489	0	16,925	39,929	33,454,464
20160902	20160914	5,529	0	0	0	0	0	0	5,529	33,454,464
20161002	20161019	400,000	1	90,987	317,442	700	0	16,859	-44,767	33,363,477
20161102	20161104	446,124	1	106,861	263,496	81	0	16,833	39,246	33,256,616
20161102	20161104	3,876	0	0	0	0	0	0	3,876	33,256,616
20161202	20161219	441,703	1	92,680	315,565	713	0	16,760	-3,873	33,163,936
20161202	20161219	8,297	0	0	0	0	0	0	8,297	33,163,936
20170102	20170117	437,115	1	93,559	314,686	637	0	16,713	-8,306	33,070,377
20170102	20170117	12,885	0	0	0	0	0	0	12,885	33,070,377
20170202	20170210	432,546	1	94,447	313,798	343	0	16,666	-12,927	32,975,930
20170202	20170210	17,454	0	0	0	0	0	0	17,454	32,975,930
20170302	20170314	400,000	1	95,343	312,902	519	0	16,618	-45,668	32,880,587
20170402	20170425	450,000	1	96,248	311,997	1,004	0	16,584	3,698	32,784,339
20170502	20170518	470,593	1	97,161	311,084	705	0	16,534	24,757	32,687,178
20170502	20170518	9,407	0	0	0	0	0	0	9,407	32,687,178
20170602	20170607	398,783	1	113,221	258,155	215	0	16,473	-9,436	32,573,957
20170602	20170607	51,217	0	0	0	0	0	0	51,217	32,573,957
20170702	20170706	356,743	1	114,115	257,261	173	0	16,416	-51,363	32,459,842
20170702	20170706	3,257	0	0	0	0	0	0	3,257	32,459,842
20170802	20170814	410,000	1	99,860	308,005	544	0	15,049	-32,119	32,359,982
20170902	20170907	434,175	1	115,979	255,571	220	0	15,016	28,846	32,244,003
20170902	20170907	5,825	0	0	0	0	0	0	5,825	32,244,003
20171002	20171010	400,000	1	101,716	305,957	369	0	14,949	-41,591	32,142,287
20171102	20171115	450,000	1	102,681	304,992	605	0	14,919	7,109	32,039,606
20171202	20171205	435,110	1	118,861	253,041	135	0	14,868	28,675	31,920,745
20171202	20171205	14,890	0	0	0	0	0	0	14,890	31,920,745
20180102	20180118	400,000	1	104,590	302,889	759	0	14,800	-42,778	31,816,155
20180202	20180215	470,512	1	105,582	301,897	623	0	14,764	27,953	31,710,573
20180202	20180215	9,488	0	0	0	0	0	0	9,488	31,710,573
20180302	20180310	400,000	1	106,584	300,895	387	0	14,702	-42,183	31,603,989
20180402	20180420	475,723	1	107,595	299,884	878	0	14,668	32,928	31,496,394
20180402	20180420	4,277	0	0	0	0	0	0	4,277	31,496,394
20180502	20180508	402,788	1	123,867	248,751	282	0	14,603	-4,284	31,372,527

20180502	20180508	97,212	0	0	0	0	0	0	97,212	31,372,527
20180602	20180608	309,404	1	124,846	247,772	284	0	14,545	-97,612	31,247,681
20180602	20180608	80,596	0	0	0	0	0	0	80,596	31,247,681
20180702	20180713	330,000	1	110,579	296,503	552	0	14,487	-111,783	31,137,102
20180802	20180808	438,062	1	126,888	245,913	289	0	14,450	30,953	31,010,214
20180802	20180808	1,938	0	0	0	0	0	0	1,938	31,010,214
20180902	20180905	404,919	1	127,890	244,911	146	0	14,377	-1,936	30,882,324
20180902	20180905	5,081	0	0	0	0	0	0	5,081	30,882,324
20181002	20181030	437,272	1	113,645	293,036	1,443	0	14,318	-5,091	30,768,679
20181002	20181030	4,728	0	0	0	0	0	0	4,728	30,768,679
20181102	20181121	438,010	1	114,723	291,958	989	0	14,265	-4,732	30,653,956
20181102	20181121	1,990	0	0	0	0	0	0	1,990	30,653,956
20181202	20181220	440,635	1	115,812	290,869	946	0	14,212	-1,994	30,538,144
20181202	20181220	4,365	0	0	0	0	0	0	4,365	30,538,144
20190102	20190130	438,895	1	116,911	289,770	1,485	0	14,158	-4,376	30,421,233
20190102	20190130	5,105	0	0	0	0	0	0	5,105	30,421,233
20190202	20190213	436,941	1	118,020	288,661	589	0	14,104	-5,113	30,303,213
20190202	20190213	13,059	0	0	0	0	0	0	13,059	30,303,213
20190302	20190321	400,000	1	119,140	287,541	1,027	0	14,050	-42,563	30,184,073
20190402	20190509	473,434	1	120,271	286,410	2,018	0	14,008	29,641	30,063,802
20190402	20190509	26,566	0	0	0	0	0	0	26,566	30,063,802
20190502	20190522	416,139	1	121,412	285,269	1,101	0	14,156	-26,620	29,942,390
20190502	20190522	83,861	0	0	0	0	0	0	83,861	29,942,390
20190602	20190715	359,686	1	122,564	284,117	2,390	0	13,882	-84,445	29,819,826
20190602	20190715	40,314	0	0	0	0	0	0	40,314	29,819,826
20190702	20190809	403,541	1	123,727	282,954	2,133	0	14,029	-40,404	29,696,099
20190802	20190809	409,631	1	140,156	234,532	372	0	13,972	0	29,555,943
20190802	20190809	6,828	0	0	0	0	0	0	6,828	29,555,943
20190902	20190910	410,000	1	126,021	280,450	457	0	13,703	-31,262	29,429,922
20191002	20191025	466,788	1	127,217	279,254	1,327	0	13,656	24,471	29,302,705
20191002	20191025	33,212	0	0	0	0	0	0	33,212	29,302,705
20191102	20191119	408,546	1	128,425	278,047	990	0	13,586	-33,272	29,174,280
20191102	20191119	91,454	0	0	0	0	0	0	91,454	29,174,280
20191202	20191209	318,231	1	144,862	230,411	385	0	13,526	-91,550	29,029,418

20191202	20191209	131,769	0	0	0	0	0	0	131,769	29,029,418
20200102	20200128	310,077	1	130,805	275,454	1,538	0	13,459	-132,085	28,898,613
20200202	20200128	408,914	1	147,422	227,759	0	0	13,226	0	28,751,191
20200202	20200128	81,009	0	0	0	0	0	0	81,009	28,751,191
20200302	20200423	307,447	1	0	272,814	0	0	13,330	0	28,751,191
20200302	20200423	-307,447	0	0	0	0	-307,447	0	0	28,751,191
20200402	20200424	309,736	1	0	272,814	0	2,605	13,472	0	28,751,191
20200402	20200424	-309,736	0	0	0	0	-309,736	0	0	28,751,191
20200502	20200512	363,710	1	133,227	272,814	603	5,208	13,634	-82,437	28,617,964
20200502	20200512	136,290	0	0	0	0	0	0	136,290	28,617,964
20200402	20200512	-500,000	-1	-133,227	-272,814	-603	-5,208	-13,634	-53,853	28,751,191
20200302	20200424	338	-1	0	-272,814	0	307,131	-13,472	0	28,751,191
20200202	20200423	796	-1	0	-272,814	0	307,447	-13,330	0	28,751,191
20191202	20200128	-800,000	-2	-278,227	-503,213	-1,538	0	-26,685	51,076	29,029,418
20200102	20200128	310,077	1	130,805	275,454	1,538	0	13,459	-132,085	28,898,613
20200202	20200128	408,914	1	147,422	227,759	0	0	13,226	0	28,751,191
20200202	20200128	81,009	0	0	0	0	0	0	81,009	28,751,191
20200202	20200423	-796	0	0	0	0	-796	0	0	28,751,191
20200302	20200423	306,658	1	0	272,814	0	7	13,330	0	28,751,191
20200302	20200423	-306,658	0	0	0	0	-306,658	0	0	28,751,191
20200302	20200424	-338	0	0	0	0	-338	0	0	28,751,191
20200402	20200424	309,396	1	0	272,814	0	2,603	13,472	0	28,751,191
20200402	20200424	-309,396	0	0	0	0	-309,396	0	0	28,751,191
20200502	20200512	363,705	1	133,227	272,814	603	5,203	13,634	-82,437	28,617,964
20200502	20200512	136,295	0	0	0	0	0	0	136,295	28,617,964
20200602	20200730	310,829	1	0	271,550	0	5,203	13,569	0	28,617,964
20200602	20200730	-310,829	0	0	0	0	-310,829	0	0	28,617,964
20200702	20200806	314,957	1	134,491	271,550	2,129	7,815	13,711	-135,788	28,483,473
20200802	20200806	448,522	1	135,767	270,274	246	7,815	13,851	0	28,347,706
20200802	20200806	136,521	0	0	0	0	0	0	136,521	28,347,706
20200902	20201006	314,211	1	137,055	268,986	2,108	7,815	13,577	-136,361	28,210,651
20201002	20201006	448,392	1	138,356	267,685	250	7,815	13,717	0	28,072,295
20201002	20201006	137,397	0	0	0	0	0	0	137,397	28,072,295
20201102	20201117	311,154	1	139,669	266,372	948	7,815	13,442	-137,829	27,932,626



20201102	20201117	38,846	0	0	0	0	0	0	38,846	27,932,626
20201202	20201211	400,000	1	140,994	265,047	574	7,815	13,374	-48,449	27,791,632
20210102	20210114	450,000	1	142,332	263,709	775	7,815	13,309	1,369	27,649,300
20210202	20210212	456,672	1	143,683	262,358	652	7,815	13,239	8,265	27,505,617
20210202	20210212	3,328	0	0	0	0	0	0	3,328	27,505,617
20210302	20210330	446,446	1	145,046	260,995	1,842	7,815	13,164	-3,351	27,360,571
20210302	20210330	13,554	0	0	0	0	0	0	13,554	27,360,571
20210402	20210520	437,694	1	146,422	259,619	3,188	7,815	13,094	-13,683	27,214,149
20210502	20210520	446,306	1	147,812	258,229	1,207	7,815	13,229	-2,768	27,066,337
20210602	20210629	450,000	1	149,214	256,827	1,827	7,815	12,951	449	26,917,123
20210702	20210818	450,000	1	150,630	255,411	3,211	7,815	12,878	-1,164	26,766,493
20210802	20210920	455,030	1	152,059	253,982	3,379	7,815	13,011	3,532	26,614,434
20210802	20210920	4,970	0	0	0	0	0	0	4,970	26,614,434
20210902	20211026	446,885	1	153,502	252,539	3,760	7,815	12,938	-4,995	26,460,932
20211002	20211026	449,274	1	154,959	251,082	1,687	7,815	12,861	0	26,305,973
20211002	20211026	3,841	0	0	0	0	0	0	3,841	26,305,973
20211102	20211213	449,416	1	156,429	249,612	2,909	7,815	12,579	-3,851	26,149,544
20211102	20211213	584	0	0	0	0	0	0	584	26,149,544
20211202	20220127	450,000	1	157,913	248,128	4,011	7,815	12,710	-4,748	25,991,631
20220102	20220314	450,000	1	159,412	246,629	5,134	7,815	12,634	-6,037	25,832,219
20220202	20220427	467,666	1	160,924	245,117	6,131	7,815	12,558	10,499	25,671,295
20220302	20220427	432,334	1	162,451	243,590	4,126	7,815	12,426	-22,237	25,508,844
20220402	20220531	450,000	1	163,993	242,048	4,389	7,815	12,351	-4,806	25,344,851
20220502	20220714	483,811	1	165,549	240,492	5,481	7,815	12,329	27,710	25,179,302
20220502	20220714	16,189	0	0	0	0	0	0	16,189	25,179,302
20220602	20220919	442,949	1	167,120	238,921	8,262	7,815	12,251	-16,432	25,012,182
20220702	20220919	456,549	1	168,707	237,335	6,045	7,815	12,122	0	24,843,475
20220802	20220919	453,618	1	170,306	235,735	3,708	7,815	12,029	0	24,673,169
20220902	20220919	446,884	1	171,923	234,119	1,326	7,815	12,028	-3,856	24,501,246
20221002	20221122	457,573	1	173,555	232,487	4,015	7,815	11,703	3,932	24,327,691
20221102	20221122	451,635	1	175,201	230,840	1,589	7,815	11,826	0	24,152,490
20221202	20221122	448,511	1	176,863	227,904	0	8,364	11,341	0	23,975,627
20221202	20221122	2,281	0	0	0	0	0	0	2,281	23,975,627
20230102	20230508	501,527	1	178,541	227,500	10,204	7,808	11,446	-2,444	23,797,086

20230202	20230508	500,919	1	180,236	225,806	7,766	7,808	11,568	0	23,616,850
20230302	20230508	497,554	1	181,947	224,095	5,529	7,808	11,444	-324	23,434,903
20230402	20230516	450,000	1	183,672	222,369	3,666	7,808	11,463	-45,478	23,251,231
20230402	20230630	500,000	0	0	0	0	0	0	309,480	23,251,231
20230502	20230718	256,330	1	185,416	220,626	6,476	7,808	11,444	-263,871	23,065,815
20230502	20230718	243,670	0	0	0	0	0	0	243,670	23,065,815
20230602	20230724	252,436	1	187,174	218,867	4,415	7,808	11,286	-243,812	22,878,641
20230602	20230724	247,564	0	0	0	0	0	0	247,564	22,878,641
20230702	20230906	248,674	1	188,951	217,091	5,656	7,808	11,095	-248,969	22,689,690
20230702	20230906	251,326	0	0	0	0	0	0	251,326	22,689,690
20230802	20231010	244,855	1	190,744	215,298	5,970	7,808	11,070	-253,155	22,498,946
20230802	20231010	205,145	0	0	0	0	0	0	205,145	22,498,946
20230902	20231129	293,321	1	192,553	213,488	7,686	7,808	10,932	-206,735	22,306,393
20230902	20231129	156,679	0	0	0	0	0	0	156,679	22,306,393