

JUZGADO: NOVENO CIVIL CIRCUITO DE MEDELLIN / 1 DE EJECUCION CIRCUITO
RADICADO: 2010-00801
DEMANDANTE: REFINANCIA S.A.S
DEMANDADA: LYDA FERNANDA CASTAÑO RAMIREZ

Tasa efectiva anual pactada, a nominal >>>	
Tasa nominal mensual pactada >>>	
Resultado tasa pactada o pedida >>>	Máxima

CAPITAL: 40,228,201.73

PAGARE: 3 págages

Int. de plazo y/o sanción del 20% >>> \$2,716,516.94

VIGENCIA		Brio. Cte.	Máxima Autorizada		TASA	LIQUIDACIÓN DE CRÉDITO					
DESDE	HASTA	T. Efectiva	Efectiva Anual 1.5	Nominal Mensual	FINAL	Capital Liquidable	días	Liq Intereses	A B O N O S		Saldo de Capital más Intereses
									Valor	Folio	
						40,228,201.73		\$2,716,516.94			42,944,718.67
						40,228,201.73					42,944,718.67
1-nov-09	30-nov-09	17.28%	25.92%	1.94%	1.94%	40,228,201.73	30	780,105.78			43,724,824.45
1-dic-09	31-dic-09	17.28%	25.92%	1.94%	1.94%	40,228,201.73	30	780,105.78			44,504,930.24
1-ene-10	31-ene-10	16.14%	24.21%	1.82%	1.82%	40,228,201.73	30	733,406.49			45,238,336.73
1-feb-10	28-feb-10	16.14%	24.21%	1.82%	1.82%	40,228,201.73	30	733,406.49			45,971,743.22
1-mar-10	31-mar-10	16.14%	24.21%	1.82%	1.82%	40,228,201.73	30	733,406.49			46,705,149.71
1-abr-10	30-abr-10	15.31%	22.97%	1.74%	1.74%	40,228,201.73	30	699,033.93			47,404,183.64
1-may-10	31-may-10	15.31%	22.97%	1.74%	1.74%	40,228,201.73	30	699,033.93			48,103,217.57
1-jun-10	30-jun-10	15.31%	22.97%	1.74%	1.74%	40,228,201.73	30	699,033.93			48,802,251.49
1-jul-10	31-jul-10	14.94%	22.41%	1.70%	1.70%	40,228,201.73	30	683,608.30			49,485,859.80
1-ago-10	31-ago-10	14.94%	22.41%	1.70%	1.70%	40,228,201.73	30	683,608.30			50,169,468.10
1-sep-10	30-sep-10	14.94%	22.41%	1.70%	1.70%	40,228,201.73	30	683,608.30			50,853,076.40
1-oct-10	31-oct-10	14.21%	21.32%	1.62%	1.62%	40,228,201.73	30	652,985.02			51,506,061.42
1-nov-10	30-nov-10	14.21%	21.32%	1.62%	1.62%	40,228,201.73	30	652,985.02			52,159,046.44
1-dic-10	31-dic-10	14.21%	21.32%	1.62%	1.62%	40,228,201.73	30	652,985.02			52,812,031.45
1-ene-11	31-ene-11	15.61%	23.42%	1.77%	1.77%	40,228,201.73	30	711,494.41			53,523,525.86
1-feb-11	28-feb-11	15.61%	23.42%	1.77%	1.77%	40,228,201.73	30	711,494.41			54,235,020.27
1-mar-11	31-mar-11	15.61%	23.42%	1.77%	1.77%	40,228,201.73	30	711,494.41			54,946,514.68
1-abr-11	30-abr-11	17.69%	26.54%	1.98%	1.98%	40,228,201.73	30	796,759.10			55,743,273.78
1-may-11	31-may-11	17.69%	26.54%	1.98%	1.98%	40,228,201.73	30	796,759.10			56,540,032.88
1-jun-11	30-jun-11	17.69%	26.54%	1.98%	1.98%	40,228,201.73	30	796,759.10			57,336,791.98
1-jul-11	31-jul-11	18.63%	27.95%	2.07%	2.07%	40,228,201.73	30	834,661.56			58,171,453.54
1-ago-11	31-ago-11	18.63%	27.95%	2.07%	2.07%	40,228,201.73	30	834,661.56			59,006,115.09
1-sep-11	30-sep-11	18.63%	27.95%	2.07%	2.07%	40,228,201.73	30	834,661.56			59,840,776.65
1-oct-11	31-oct-11	19.39%	29.09%	2.15%	2.15%	40,228,201.73	30	865,027.19			60,705,803.85
1-nov-11	30-nov-11	19.39%	29.09%	2.15%	2.15%	40,228,201.73	30	865,027.19			61,570,831.04

1-dic-11	31-dic-11	19.39%	29.09%	2.15%	2.15%	40,228,201.73	30	865,027.19		62,435,858.24
1-ene-12	31-ene-12	19.92%	29.88%	2.20%	2.20%	40,228,201.73	30	886,058.08		63,321,916.32
1-feb-12	29-feb-12	19.92%	29.88%	2.20%	2.20%	40,228,201.73	30	886,058.08		64,207,974.40
1-mar-12	31-mar-12	19.92%	29.88%	2.20%	2.20%	40,228,201.73	30	886,058.08		65,094,032.48
1-abr-12	30-abr-12	20.52%	30.78%	2.26%	2.26%	40,228,201.73	30	909,724.69		66,003,757.17
1-may-12	31-may-12	20.52%	30.78%	2.26%	2.26%	40,228,201.73	30	909,724.69		66,913,481.86
1-jun-12	30-jun-12	20.52%	30.78%	2.26%	2.26%	40,228,201.73	30	909,724.69		67,823,206.54
1-jul-12	31-jul-12	20.86%	31.29%	2.29%	2.29%	40,228,201.73	30	923,069.58		68,746,276.12
1-ago-12	31-ago-12	20.86%	31.29%	2.29%	2.29%	40,228,201.73	30	923,069.58		69,669,345.70
1-sep-12	30-sep-12	20.86%	31.29%	2.29%	2.29%	40,228,201.73	30	923,069.58		70,592,415.28
1-oct-12	31-oct-12	20.89%	31.34%	2.30%	2.30%	40,228,201.73	30	924,244.79		71,516,660.07
1-nov-12	30-nov-12	20.89%	31.34%	2.30%	2.30%	40,228,201.73	30	924,244.79		72,440,904.85
1-dic-12	31-dic-12	20.89%	31.34%	2.30%	2.30%	40,228,201.73	30	924,244.79		73,365,149.64
1-ene-13	31-ene-13	20.75%	31.13%	2.28%	2.28%	40,228,201.73	30	918,757.32		74,283,906.96
1-feb-13	28-feb-13	20.75%	31.13%	2.28%	2.28%	40,228,201.73	30	918,757.32		75,202,664.29
1-mar-13	31-mar-13	20.75%	31.13%	2.28%	2.28%	40,228,201.73	30	918,757.32		76,121,421.61
1-abr-13	30-abr-13	20.83%	31.25%	2.29%	2.29%	40,228,201.73	30	921,894.00		77,043,315.61
1-may-13	31-may-13	20.83%	31.25%	2.29%	2.29%	40,228,201.73	30	921,894.00		77,965,209.61
1-jun-13	30-jun-13	20.83%	31.25%	2.29%	2.29%	40,228,201.73	30	921,894.00		78,887,103.61
1-jul-13	31-jul-13	20.34%	30.51%	2.24%	2.24%	40,228,201.73	30	902,640.42		79,789,744.04
1-ago-13	30-ago-13	20.34%	30.51%	2.24%	2.24%	40,228,201.73	30	902,640.42		80,692,384.46
1-sep-13	30-sep-13	20.34%	30.51%	2.24%	2.24%	40,228,201.73	30	902,640.42		81,595,024.88
1-oct-13	31-oct-13	19.85%	29.78%	2.20%	2.20%	40,228,201.73	30	883,287.19		82,478,312.07
1-nov-13	30-nov-13	19.85%	29.78%	2.20%	2.20%	40,228,201.73	30	883,287.19		83,361,599.26
1-dic-13	31-dic-13	19.85%	29.78%	2.20%	2.20%	40,228,201.73	30	883,287.19		84,244,886.45
1-ene-14	31-ene-14	19.65%	29.48%	2.18%	2.18%	40,228,201.73	30	875,359.02		85,120,245.48
1-feb-14	28-feb-14	19.65%	29.48%	2.18%	2.18%	40,228,201.73	30	875,359.02		85,995,604.50
1-mar-14	31-mar-14	19.65%	29.48%	2.18%	2.18%	40,228,201.73	30	875,359.02		86,870,963.52
1-abr-14	30-abr-14	19.63%	29.45%	2.17%	2.17%	40,228,201.73	30	874,565.28		87,745,528.80
1-may-14	31-may-14	19.63%	29.45%	2.17%	2.17%	40,228,201.73	30	874,565.28		88,620,094.09
1-jun-14	30-jun-14	19.63%	29.45%	2.17%	2.17%	40,228,201.73	30	874,565.28		89,494,659.37
1-jul-14	31-jul-14	19.33%	29.00%	2.14%	2.14%	40,228,201.73	30	862,638.86		90,357,298.23
1-ago-14	31-ago-14	19.33%	29.00%	2.14%	2.14%	40,228,201.73	30	862,638.86		91,219,937.09
1-sep-14	30-sep-14	19.33%	29.00%	2.14%	2.14%	40,228,201.73	30	862,638.86		92,082,575.96
1-oct-14	31-oct-14	19.17%	28.76%	2.13%	2.13%	40,228,201.73	30	856,262.50		92,938,838.46
1-nov-14	30-nov-14	19.17%	28.76%	2.13%	2.13%	40,228,201.73	30	856,262.50		93,795,100.97
1-dic-14	31-dic-14	19.17%	28.76%	2.13%	2.13%	40,228,201.73	30	856,262.50		94,651,363.47
1-ene-15	30-ene-15	19.21%	28.82%	2.13%	2.13%	40,228,201.73	30	857,857.62		95,509,221.09
1-feb-15	28-feb-15	19.21%	28.82%	2.13%	2.13%	40,228,201.73	30	857,857.62		96,367,078.70
1-mar-15	31-mar-15	19.21%	28.82%	2.13%	2.13%	40,228,201.73	30	857,857.62		97,224,936.32
1-abr-15	30-abr-15	19.37%	29.06%	2.15%	2.15%	40,228,201.73	30	864,231.25		98,089,167.57
1-may-15	31-may-15	19.37%	29.06%	2.15%	2.15%	40,228,201.73	30	864,231.25		98,953,398.82
1-jun-15	30-jun-15	19.37%	29.06%	2.15%	2.15%	40,228,201.73	30	864,231.25		99,817,630.08
1-jul-15	31-jul-15	19.26%	28.89%	2.14%	2.14%	40,228,201.73	30	859,850.55		100,677,480.62

1-ago-15	31-ago-15	19.26%	28.89%	2.14%	2.14%	40,228,201.73	30	859,850.55		101,537,331.17
1-sep-15	30-sep-15	19.26%	28.89%	2.14%	2.14%	40,228,201.73	30	859,850.55		102,397,181.72
1-oct-15	31-oct-15	19.33%	29.00%	2.14%	2.14%	40,228,201.73	30	862,638.86		103,259,820.58
1-nov-15	30-nov-15	19.33%	29.00%	2.14%	2.14%	40,228,201.73	30	862,638.86		104,122,459.44
1-dic-15	31-dic-15	19.33%	29.00%	2.14%	2.14%	40,228,201.73	30	862,638.86		104,985,098.31
1-ene-16	31-ene-16	19.68%	29.52%	2.18%	2.18%	40,228,201.73	30	876,549.32		105,861,647.63
1-feb-16	29-feb-16	19.68%	29.52%	2.18%	2.18%	40,228,201.73	30	876,549.32		106,738,196.95
1-mar-16	30-mar-16	19.68%	29.52%	2.18%	2.18%	40,228,201.73	30	876,549.32		107,614,746.27
1-abr-16	30-abr-16	20.54%	30.81%	2.26%	2.26%	40,228,201.73	30	910,511.00		108,525,257.27
1-may-16	31-may-16	20.54%	30.81%	2.26%	2.26%	40,228,201.73	30	910,511.00		109,435,768.28
1-jun-16	30-jun-16	20.54%	30.81%	2.26%	2.26%	40,228,201.73	30	910,511.00		110,346,279.28
1-jul-16	31-jul-16	21.34%	32.01%	2.34%	2.34%	40,228,201.73	30	941,828.75		111,288,108.03
1-ago-16	31-ago-16	21.34%	32.01%	2.34%	2.34%	40,228,201.73	30	941,828.75		112,229,936.78
1-sep-16	30-sep-16	21.34%	32.01%	2.34%	2.34%	40,228,201.73	30	941,828.75		113,171,765.53
1-oct-16	31-oct-16	21.99%	32.99%	2.40%	2.40%	40,228,201.73	30	967,082.86		114,138,848.39
1-nov-16	30-nov-16	21.99%	32.99%	2.40%	2.40%	40,228,201.73	30	967,082.86		115,105,931.25
1-dic-16	31-dic-16	21.99%	32.99%	2.40%	2.40%	40,228,201.73	30	967,082.86		116,073,014.11
1-ene-17	30-ene-17	22.34%	33.51%	2.44%	2.44%	40,228,201.73	30	980,611.01		117,053,625.12
1-feb-17	28-feb-17	22.34%	33.51%	2.44%	2.44%	40,228,201.73	30	980,611.01		118,034,236.12
1-mar-17	31-mar-17	22.34%	33.51%	2.44%	2.44%	40,228,201.73	30	980,611.01		119,014,847.13
1-abr-17	30-abr-17	22.33%	33.50%	2.44%	2.44%	40,228,201.73	30	980,225.17		119,995,072.29
1-may-17	31-may-17	22.33%	33.50%	2.44%	2.44%	40,228,201.73	30	980,225.17		120,975,297.46
1-jun-17	30-jun-17	22.33%	33.50%	2.44%	2.44%	40,228,201.73	30	980,225.17		121,955,522.62
1-jul-17	31-jul-17	21.98%	32.97%	2.40%	2.40%	40,228,201.73	30	966,695.62		122,922,218.24
1-ago-17	31-ago-17	21.98%	32.97%	2.40%	2.40%	40,228,201.73	30	966,695.62		123,888,913.87
1-sep-17	30-sep-17	21.98%	32.97%	2.40%	2.40%	40,228,201.73	30	966,695.62		124,855,609.49
1-oct-17	31-oct-17	21.15%	31.73%	2.32%	2.32%	40,228,201.73	30	934,414.49		125,790,023.97
1-nov-17	30-nov-17	20.96%	31.44%	2.30%	2.30%	40,228,201.73	30	926,985.50		126,717,009.48
1-dic-17	31-dic-17	20.77%	31.16%	2.29%	2.29%	40,228,201.73	30	919,541.74		127,636,551.22
1-ene-18	31-ene-18	20.69%	31.04%	2.28%	2.28%	40,228,201.73	30	916,403.09		128,552,954.30
1-feb-18	28-feb-18	21.01%	31.52%	2.31%	2.31%	40,228,201.73	30	928,941.93		129,481,896.23
1-mar-18	31-mar-18	20.68%	31.02%	2.28%	2.28%	40,228,201.73	30	916,010.57		130,397,906.80
1-abr-18	30-abr-18	20.48%	30.72%	2.26%	2.26%	40,228,201.73	30	908,151.57		131,306,058.37
1-may-18	25-may-18	20.44%	30.66%	2.25%	2.25%	40,228,201.73	25	755,481.49		132,061,539.85
1-jun-18	30-jun-18	20.28%	30.42%	2.24%	2.24%	40,228,201.73	30	900,276.01		132,961,815.87
1-jul-18	31-jul-18	20.03%	30.05%	2.21%	2.21%	40,228,201.73	30	890,408.19		133,852,224.06
1-ago-18	31-ago-18	19.94%	29.91%	2.20%	2.20%	40,228,201.73	30	886,849.39		134,739,073.44
1-sep-18	30-sep-18	19.81%	29.72%	2.19%	2.19%	40,228,201.73	30	881,702.90		135,620,776.34
1-oct-18	31-oct-18	19.63%	29.45%	2.17%	2.17%	40,228,201.73	30	874,565.28		136,495,341.62
1-nov-18	30-nov-18	19.49%	29.24%	2.16%	2.16%	40,228,201.73	30	869,004.36		137,364,345.98
1-dic-18	31-dic-18	19.40%	29.10%	2.15%	2.15%	40,228,201.73	30	865,425.10		138,229,771.08
1-ene-19	31-ene-19	19.16%	28.74%	2.13%	2.13%	40,228,201.73	30	855,863.62		139,085,634.70
1-feb-19	28-feb-19	19.70%	29.55%	2.18%	2.18%	40,228,201.73	30	877,342.64		139,962,977.35
1-mar-19	31-mar-19	19.37%	29.06%	2.15%	2.15%	40,228,201.73	30	864,231.25		140,827,208.60

1-abr-19	30-abr-19	19.32%	28.98%	2.14%	2.14%	40,228,201.73	30	862,240.66		141,689,449.26	
1-may-19	31-may-19	19.34%	29.01%	2.15%	2.15%	40,228,201.73	30	863,037.02		142,552,486.29	
1-jun-19	30-jun-19	19.30%	28.95%	2.14%	2.14%	40,228,201.73	30	861,444.13		143,413,930.41	
1-jul-19	31-jul-19	19.28%	28.92%	2.14%	2.14%	40,228,201.73	30	860,647.42		144,274,577.83	
1-ago-19	31-ago-19	19.32%	28.98%	2.14%	2.14%	40,228,201.73	30	862,240.66		145,136,818.49	
1-sep-19	30-sep-19	19.32%	28.98%	2.14%	2.14%	40,228,201.73	30	862,240.66		145,999,059.15	
1-oct-19	31-oct-19	19.10%	28.65%	2.12%	2.12%	40,228,201.73	30	853,469.42		146,852,528.57	
1-nov-19	30-nov-19	19.03%	28.55%	2.11%	2.11%	40,228,201.73	30	850,674.25		147,703,202.82	
1-dic-19	31-dic-19	18.91%	28.37%	2.10%	2.10%	40,228,201.73	30	845,877.65		148,549,080.47	
1-ene-20	30-ene-20	18.77%	28.16%	2.09%	2.09%	40,228,201.73	30	840,273.81		149,389,354.28	
1-feb-20	29-feb-20	19.06%	28.59%	2.12%	2.12%	40,228,201.73	30	851,872.43		150,241,226.71	
1-mar-20	31-mar-20	18.95%	28.43%	2.11%	2.11%	40,228,201.73	30	847,477.20		151,088,703.91	
1-abr-20	30-abr-20	18.69%	28.04%	2.08%	2.08%	40,228,201.73	30	837,067.84		151,925,771.76	
1-may-20	31-may-20	18.19%	27.29%	2.03%	2.03%	40,228,201.73	30	816,967.90		152,742,739.66	
1-jun-20	30-jun-20	18.12%	27.18%	2.02%	2.02%	40,228,201.73	30	814,145.25		153,556,884.91	
1-jul-20	31-jul-20	18.12%	27.18%	2.02%	2.02%	40,228,201.73	30	814,145.25		154,371,030.16	
1-ago-20	31-ago-20	18.29%	27.44%	2.04%	2.04%	40,228,201.73	30	820,996.56		155,192,026.72	
1-sep-20	30-sep-20	18.35%	27.53%	2.05%	2.05%	40,228,201.73	30	823,411.67		156,015,438.39	
1-oct-20	31-oct-20	18.09%	27.14%	2.02%	2.02%	40,228,201.73	30	812,934.89		156,828,373.28	
1-nov-20	30-nov-20	17.84%	26.76%	2.00%	2.00%	40,228,201.73	30	802,833.25		157,631,206.53	
1-dic-20	31-dic-20	17.46%	26.19%	1.96%	1.96%	40,228,201.73	30	787,426.16		158,418,632.68	
1-ene-21	31-ene-21	17.32%	25.98%	1.94%	1.94%	40,228,201.73	30	781,733.78		159,200,366.46	
1-feb-21	28-feb-21	17.54%	26.31%	1.97%	1.97%	40,228,201.73	30	790,675.05		159,991,041.51	
1-mar-21	31-mar-21	17.41%	26.12%	1.95%	1.95%	40,228,201.73	30	785,394.16		160,776,435.67	
1-abr-21	30-abr-21	17.31%	25.97%	1.94%	1.94%	40,228,201.73	30	781,326.84		161,557,762.51	
1-may-21	31-may-21	17.22%	25.83%	1.93%	1.93%	40,228,201.73	30	777,662.46		162,335,424.97	
1-jun-21	30-jun-21	17.21%	25.82%	1.93%	1.93%	40,228,201.73	30	777,255.09		163,112,680.06	
1-jul-21	31-jul-21	17.18%	25.77%	1.93%	1.93%	40,228,201.73	30	776,032.69		163,888,712.75	
1-ago-21	31-ago-21	17.24%	25.86%	1.94%	1.94%	40,228,201.73	30	778,477.08		164,667,189.83	
1-sep-21	30-sep-21	17.24%	25.86%	1.94%	1.94%	40,228,201.73	30	778,477.08		165,445,666.91	
1-oct-21	15-oct-21	17.08%	25.62%	1.92%	1.92%	40,228,201.73	15	385,977.57		165,831,644.48	
SUBTOTALES:						40,228,201.73	4300	\$125,603,442.75	\$	-	165,831,644.48



ALEJANDRA HURTADO GUZMÁN
T.P. No. 119004 del C.S. de la J.
C.C. No. 43.756.329 de Envigado

TOTAL: CAPITAL+INTERESES **\$165,831,644.48**

TOTAL CRÉDITO **\$165,831,644.48**