

DM Abogad@s

Medellín, 6 de agosto de 2021

Señor
JUEZ 02 CIVIL DEL CIRCUITO DE EJECUCIÓN DE SENTENCIAS
E. S. D.

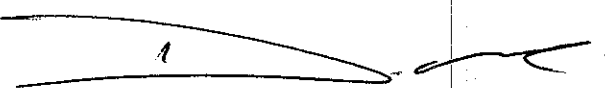
RDO: 200900809
REF: Proceso Ejecutivo
DTE: BANCO PICHINCHA S.A (antes INVERSORA PICHINCHA S.A)
NIT: 890200756-7
DDO: ELIECER ARIAS RAMIREZ C.C. 15.957.463

ASUNTO: ACTUALIZACIÓN DE LIQUIDACIÓN DE CRÉDITO

DIANA M. LONDOÑO VÁSQUEZ, abogada titulada, inscrita y en ejercicio, mayor y domiciliada en Medellín, identificada como aparece al pie de mi correspondiente firma, obrando como apoderada del demandante dentro del proceso de la referencia, por medio del presente escrito, respetuosamente aporto al despacho actualización de la liquidación de crédito para los fines pertinentes dentro del proceso en referencia.

Adjunto liquidación de crédito

Atentamente,



DIANA M. LONDOÑO VÁSQUEZ
C.C 43.204.069 de Medellín.
T.P 120.753 del H.C.S.J.

dmlabogadas@gmail.com
Tel (4)5018718-3146306185
Cra 73A N° 30B-79 Piso 3 Medellín

LIQUIDACIÓN DE CRÉDITO

Medellín, 06 de agosto de 2021

ELIECER ARIAS RAMIREZ

RADICADO 200900809

Plazo TEA pactada, a mensual >>>	Plazo Hasta	
Tasa mensual pactada >>>	Máxima	
Resultado tasa pactada o pedida >>	Mora Hasta (Hoy)	6-ago-21
Mora TEA pactada, a mensual >>>	Comercial	
Tasa mensual pactada >>>	Consumo	
Resultado tasa pactada o pedida >>	Microc u Otros	x
Intereses en sentencia o liquidación anterior, Fol. >>		

Vigencia		Brio. Cte.	Máxima Mensual	Tasa	Inscribe en esta columna	Capital Liquidable	días	Intereses en esta Liquidación	Abonos	Saldo de Intereses	Saldo de Capital más Intereses
Desde	Hasta	Efec. Anual	Autorizada	Aplicable	capitales, cuotas u otros				Valor	Folio	
6-jul-09	31-jul-09	18,65%	1,5		0,00	0,00	25	885.374,25		0,00	0,00
1-ago-09	31-ago-09	18,65%	2,08%	2,077%	51.157.711,00	51.157.711,00	30	1.062.449,11		885.374,25	52.043.085,25
1-sep-09	30-sep-09	18,65%	2,08%	2,077%		51.157.711,00	30	1.062.449,11		1.947.823,36	53.105.534,36
1-oct-09	31-oct-09	17,28%	1,94%	1,939%		51.157.711,00	30	992.050,96		3.010.272,47	54.167.983,47
1-nov-09	30-nov-09	17,28%	1,94%	1,939%		51.157.711,00	30	992.050,96		4.002.323,43	55.160.034,43
1-dic-09	31-dic-09	17,28%	1,94%	1,939%		51.157.711,00	30	992.050,96		4.994.374,39	56.152.085,39
1-ene-10	31-ene-10	16,14%	1,82%	1,823%		51.157.711,00	30	932.664,05		5.986.425,35	57.144.136,35
1-feb-10	28-feb-10	16,14%	1,82%	1,823%		51.157.711,00	30	932.664,05		6.919.089,40	58.076.800,40
1-mar-10	31-mar-10	16,14%	1,82%	1,823%		51.157.711,00	30	932.664,05		7.851.753,44	59.009.464,44
1-abr-10	30-abr-10	15,31%	1,74%	1,738%		51.157.711,00	30	888.952,88		8.784.417,49	59.942.128,49
1-may-10	31-may-10	15,31%	1,74%	1,738%		51.157.711,00	30	888.952,88		9.673.370,36	60.831.081,36
1-jun-10	30-jun-10	15,31%	1,74%	1,738%		51.157.711,00	30	888.952,88		10.562.323,24	61.720.034,24
1-jul-10	31-jul-10	14,94%	1,70%	1,699%		51.157.711,00	30	869.336,30		11.451.276,12	62.608.987,12
1-ago-10	31-ago-10	14,94%	1,70%	1,699%		51.157.711,00	30	869.336,30		12.320.612,42	63.478.323,42
1-sep-10	30-sep-10	14,94%	1,70%	1,699%		51.157.711,00	30	869.336,30		13.189.948,71	64.347.659,71
1-oct-10	31-oct-10	14,21%	1,62%	1,623%		51.157.711,00	30	830.393,04		14.059.285,01	65.216.996,01
1-nov-10	30-nov-10	14,21%	1,62%	1,623%		51.157.711,00	30	830.393,04		14.889.678,05	66.047.389,05
1-dic-10	31-dic-10	14,21%	1,62%	1,623%		51.157.711,00	30	830.393,04		15.720.071,09	66.877.782,09
1-ene-11	31-ene-11	15,61%	1,77%	1,769%		51.157.711,00	30	904.798,72		16.550.464,13	67.708.175,13
											68.612.973,85

1-feb-11	28-feb-11	15,61%	1,77%	1,769%	51.157.711,00	30	904.798,72	18.360.061,57	69.517.772,57
1-mar-11	31-mar-11	15,61%	1,77%	1,769%	51.157.711,00	30	904.798,72	19.264.860,28	70.422.571,28
1-abr-11	30-abr-11	17,69%	1,98%	1,981%	51.157.711,00	30	1.013.228,78	20.278.089,07	71.435.800,07
1-may-11	31-may-11	17,69%	1,98%	1,981%	51.157.711,00	30	1.013.228,78	21.291.317,85	72.449.028,85
1-jun-11	30-jun-11	17,69%	1,98%	1,981%	51.157.711,00	30	1.013.228,78	22.304.546,63	73.462.257,63
1-jul-11	31-jul-11	18,63%	2,07%	2,075%	51.157.711,00	30	1.061.428,87	23.365.975,50	74.523.686,50
1-ago-11	31-ago-11	18,63%	2,07%	2,075%	51.157.711,00	30	1.061.428,87	24.427.404,37	75.585.115,37
1-sep-11	30-sep-11	18,63%	2,07%	2,075%	51.157.711,00	30	1.061.428,87	25.488.833,24	76.646.544,24
1-oct-11	31-oct-11	19,39%	2,15%	2,150%	51.157.711,00	30	1.100.044,48	26.588.877,72	77.746.588,72
1-nov-11	30-nov-11	19,39%	2,15%	2,150%	51.157.711,00	30	1.100.044,48	27.688.922,20	78.846.633,20
1-dic-11	31-dic-11	19,39%	2,15%	2,150%	51.157.711,00	30	1.100.044,48	28.788.966,68	79.946.677,68
1-ene-12	31-ene-12	19,92%	2,20%	2,203%	51.157.711,00	30	1.126.789,20	29.915.755,88	81.073.466,88
1-feb-12	29-feb-12	19,92%	2,20%	2,203%	51.157.711,00	30	1.126.789,20	31.042.545,08	82.200.256,08
1-mar-12	31-mar-12	19,92%	2,20%	2,203%	51.157.711,00	30	1.126.789,20	32.169.334,28	83.327.045,28
1-abr-12	30-abr-12	20,52%	2,26%	2,261%	51.157.711,00	30	1.156.885,74	33.326.220,01	84.483.931,01
1-may-12	31-may-12	20,52%	2,26%	2,261%	51.157.711,00	30	1.156.885,74	34.483.105,75	85.640.816,75
1-jun-12	30-jun-12	20,52%	2,26%	2,261%	51.157.711,00	30	1.156.885,74	35.639.991,48	86.797.702,48
1-jul-12	31-jul-12	20,86%	2,29%	2,295%	51.157.711,00	30	1.173.856,27	36.813.847,75	87.971.558,75
1-ago-12	31-ago-12	20,86%	2,29%	2,295%	51.157.711,00	30	1.173.856,27	37.987.704,02	89.145.415,02
1-sep-12	30-sep-12	20,86%	2,29%	2,295%	51.157.711,00	30	1.173.856,27	39.161.560,29	90.319.271,29
1-oct-12	31-oct-12	20,89%	2,30%	2,298%	51.157.711,00	30	1.175.350,77	40.336.911,05	91.494.622,05
1-nov-12	30-nov-12	20,89%	2,30%	2,298%	51.157.711,00	30	1.175.350,77	41.512.261,82	92.669.972,82
1-dic-12	31-dic-12	20,89%	2,30%	2,298%	51.157.711,00	30	1.175.350,77	42.687.612,58	93.845.323,58
1-ene-13	31-ene-13	20,75%	2,28%	2,284%	51.157.711,00	30	1.168.372,42	43.855.985,01	95.013.696,01
1-feb-13	28-feb-13	20,75%	2,28%	2,284%	51.157.711,00	30	1.168.372,42	45.024.357,43	96.182.068,43
1-mar-13	31-mar-13	20,75%	2,28%	2,284%	51.157.711,00	30	1.168.372,42	46.192.729,86	97.350.440,86
1-abr-13	30-abr-13	20,83%	2,29%	2,292%	51.157.711,00	30	1.172.361,30	47.365.091,16	98.522.802,16
1-may-13	31-may-13	20,83%	2,29%	2,292%	51.157.711,00	30	1.172.361,30	48.537.452,46	99.695.163,46
1-jun-13	30-jun-13	20,83%	2,29%	2,292%	51.157.711,00	30	1.172.361,30	49.709.813,76	100.867.524,76
1-jul-13	31-jul-13	20,34%	2,24%	2,244%	51.157.711,00	30	1.147.876,76	50.857.690,52	102.015.401,52
1-ago-13	31-ago-13	20,34%	2,24%	2,244%	51.157.711,00	30	1.147.876,76	52.005.567,28	103.163.278,28
1-sep-13	30-sep-13	20,34%	2,24%	2,244%	51.157.711,00	30	1.147.876,76	53.153.444,04	104.311.155,04
1-oct-13	31-oct-13	19,85%	2,20%	2,196%	51.157.711,00	30	1.123.265,49	54.276.709,53	105.434.420,53
1-nov-13	30-nov-13	19,85%	2,20%	2,196%	51.157.711,00	30	1.123.265,49	55.399.975,02	106.557.686,02
1-dic-13	31-dic-13	19,85%	2,20%	2,196%	51.157.711,00	30	1.123.265,49	56.523.240,52	107.680.951,52
1-ene-14	31-ene-14	19,65%	2,18%	2,176%	51.157.711,00	30	1.113.183,34	57.636.423,86	108.794.134,86
1-feb-14	28-feb-14	19,65%	2,18%	2,176%	51.157.711,00	30	1.113.183,34	58.749.607,20	109.907.318,20
1-mar-14	31-mar-14	19,65%	2,18%	2,176%	51.157.711,00	30	1.113.183,34	59.862.790,54	111.020.501,54
1-abr-14	30-abr-14	19,63%	2,17%	2,174%	51.157.711,00	30	1.112.173,95	60.974.964,48	112.132.675,48

1-may-14	31-may-14	19,63%	2,17%	2,174%	51.157.711,00	30	1.112.173,95	62.087.138,43	113.244.849,43
1-jun-14	30-jun-14	19,63%	2,17%	2,174%	51.157.711,00	30	1.112.173,95	63.199.312,38	114.357.023,38
1-jul-14	31-jul-14	19,33%	2,14%	2,144%	51.157.711,00	30	1.097.007,27	64.296.319,65	115.454.030,65
1-ago-14	31-ago-14	19,33%	2,14%	2,144%	51.157.711,00	30	1.097.007,27	65.393.326,91	116.551.037,91
1-sep-14	30-sep-14	19,33%	2,14%	2,144%	51.157.711,00	30	1.097.007,27	66.490.334,18	117.648.045,18
1-oct-14	31-oct-14	19,17%	2,13%	2,129%	51.157.711,00	30	1.088.898,53	67.579.232,71	118.736.943,71
1-nov-14	30-nov-14	19,17%	2,13%	2,129%	51.157.711,00	30	1.088.898,53	68.668.131,24	119.825.842,24
1-dic-14	31-dic-14	19,17%	2,13%	2,129%	51.157.711,00	30	1.088.898,53	69.757.029,77	120.914.740,77
1-ene-15	31-ene-15	19,21%	2,13%	2,132%	51.157.711,00	30	1.090.927,01	70.847.956,79	122.005.667,79
1-feb-15	28-feb-15	19,21%	2,13%	2,132%	51.157.711,00	30	1.090.927,01	71.938.883,80	123.096.594,80
1-mar-15	31-mar-15	19,21%	2,13%	2,132%	51.157.711,00	30	1.090.927,01	73.029.810,81	124.187.521,81
1-abr-15	30-abr-15	19,37%	2,15%	2,148%	51.157.711,00	30	1.099.032,29	74.128.843,10	125.286.554,10
1-may-15	31-may-15	19,37%	2,15%	2,148%	51.157.711,00	30	1.099.032,29	75.227.875,40	126.385.586,40
1-jun-15	30-jun-15	19,37%	2,15%	2,148%	51.157.711,00	30	1.099.032,29	76.326.907,69	127.484.618,69
1-jul-15	31-jul-15	19,26%	2,14%	2,137%	51.157.711,00	30	1.093.461,40	77.420.369,09	128.578.080,09
1-ago-15	31-ago-15	19,26%	2,14%	2,137%	51.157.711,00	30	1.093.461,40	78.513.830,48	129.671.541,48
1-sep-15	30-sep-15	19,26%	2,14%	2,137%	51.157.711,00	30	1.093.461,40	79.607.291,88	130.765.002,88
1-oct-15	31-oct-15	19,33%	2,14%	2,144%	51.157.711,00	30	1.097.007,27	80.704.299,15	131.862.010,15
1-nov-15	30-nov-15	19,33%	2,14%	2,144%	51.157.711,00	30	1.097.007,27	81.801.306,42	132.959.017,42
1-dic-15	31-dic-15	19,33%	2,14%	2,144%	51.157.711,00	30	1.097.007,27	82.898.313,69	134.056.024,69
1-ene-16	31-ene-16	19,68%	2,18%	2,179%	51.157.711,00	30	1.114.697,03	84.013.010,71	135.170.721,71
1-feb-16	29-feb-16	19,68%	2,18%	2,179%	51.157.711,00	30	1.114.697,03	85.127.707,74	136.285.418,74
1-mar-16	31-mar-16	19,68%	2,18%	2,179%	51.157.711,00	30	1.114.697,03	86.242.404,77	137.400.115,77
1-abr-16	30-abr-16	20,54%	2,26%	2,263%	51.157.711,00	30	1.157.885,68	87.400.290,45	138.558.001,45
1-may-16	31-may-16	20,54%	2,26%	2,263%	51.157.711,00	30	1.157.885,68	88.558.176,13	139.715.887,13
1-jun-16	30-jun-16	20,54%	2,26%	2,263%	51.157.711,00	30	1.157.885,68	89.716.061,81	140.873.772,81
1-jul-16	31-jul-16	21,34%	2,34%	2,341%	51.157.711,00	30	1.197.712,08	90.913.773,89	142.071.484,89
1-ago-16	31-ago-16	21,34%	2,34%	2,341%	51.157.711,00	30	1.197.712,08	92.111.485,96	143.269.196,96
1-sep-16	30-sep-16	21,34%	2,34%	2,341%	51.157.711,00	30	1.197.712,08	93.309.198,04	144.466.909,04
1-oct-16	31-oct-16	21,99%	2,40%	2,404%	51.157.711,00	30	1.229.827,42	94.539.025,46	145.696.736,46
1-nov-16	30-nov-16	21,99%	2,40%	2,404%	51.157.711,00	30	1.229.827,42	95.768.852,87	146.926.563,87
1-dic-16	31-dic-16	21,99%	2,40%	2,404%	51.157.711,00	30	1.229.827,42	96.998.680,29	148.156.391,29
1-ene-17	31-ene-17	22,34%	2,44%	2,438%	51.157.711,00	30	1.247.031,00	98.245.711,29	149.403.422,29
1-feb-17	28-feb-17	22,34%	2,44%	2,438%	51.157.711,00	30	1.247.031,00	99.492.742,28	150.650.453,28
1-mar-17	31-mar-17	22,34%	2,44%	2,438%	51.157.711,00	30	1.247.031,00	100.739.773,28	151.897.484,28
1-abr-17	30-abr-17	22,33%	2,44%	2,437%	51.157.711,00	30	1.246.540,33	101.986.313,60	153.144.024,60
1-may-17	31-may-17	22,33%	2,44%	2,437%	51.157.711,00	30	1.246.540,33	103.232.853,93	154.390.564,93
1-jun-17	30-jun-17	22,33%	2,44%	2,437%	51.157.711,00	30	1.246.540,33	104.479.394,26	155.637.105,26
1-jul-17	31-jul-17	21,98%	2,40%	2,403%	51.157.711,00	30	1.229.334,97	105.708.729,23	156.866.440,23


20.000.000,00

1-ago-17	31-ago-17	21,98%	2,40%	2,403%	51.157.711,00	30	1.229.334,97	86.938.064,20	138.095.775,20
1-sep-17	30-sep-17	21,48%	2,35%	2,355%	51.157.711,00	30	1.204.647,56	88.142.711,76	139.300.422,76
1-oct-17	31-oct-17	21,15%	2,32%	2,323%	51.157.711,00	30	1.188.283,45	89.330.995,21	140.488.706,21
1-nov-17	30-nov-17	20,96%	2,30%	2,304%	51.157.711,00	30	1.178.836,10	90.509.831,31	141.667.542,31
1-dic-17	31-dic-17	20,77%	2,29%	2,286%	51.157.711,00	30	1.169.369,96	91.679.201,26	142.836.912,26
1-ene-18	31-ene-18	20,69%	2,28%	2,278%	51.157.711,00	30	1.165.378,57	92.844.579,83	144.002.290,83
1-feb-18	28-feb-18	21,01%	2,31%	2,309%	51.157.711,00	30	1.181.324,06	94.025.903,90	145.183.614,90
1-mar-18	31-mar-18	20,68%	2,28%	2,277%	51.157.711,00	30	1.164.879,41	95.190.783,31	146.348.494,31
1-abr-18	30-abr-18	20,48%	2,26%	2,257%	51.157.711,00	30	1.154.885,22	96.345.668,52	147.503.379,52
1-may-18	31-may-18	20,44%	2,25%	2,254%	51.157.711,00	30	1.152.883,85	97.498.552,38	148.656.263,38
1-jun-18	30-jun-18	20,28%	2,24%	2,238%	51.157.711,00	30	1.144.869,97	98.643.422,35	149.801.133,35
1-jul-18	31-jul-18	20,03%	2,21%	2,213%	51.157.711,00	30	1.132.321,18	99.775.743,53	150.933.454,53
1-ago-18	31-ago-18	19,94%	2,20%	2,205%	51.157.711,00	30	1.127.795,49	100.903.539,02	152.061.250,02
1-sep-18	30-sep-18	19,81%	2,19%	2,192%	51.157.711,00	30	1.121.250,77	102.024.789,79	153.182.500,79
1-oct-18	31-oct-18	19,63%	2,17%	2,174%	51.157.711,00	30	1.112.173,95	103.136.963,74	154.294.674,74
1-nov-18	30-nov-18	19,49%	2,16%	2,160%	51.157.711,00	30	1.105.102,19	104.242.065,93	155.399.776,93
1-dic-18	31-dic-18	19,40%	2,15%	2,151%	51.157.711,00	30	1.100.550,49	105.342.616,42	156.500.927,42
1-ene-19	31-ene-19	19,16%	2,13%	2,128%	51.157.711,00	30	1.088.391,27	106.431.007,69	157.588.718,69
1-feb-19	28-feb-19	19,70%	2,18%	2,181%	51.157.711,00	30	1.115.705,88	107.546.713,58	158.704.424,58
1-mar-19	31-mar-19	19,37%	2,15%	2,148%	51.157.711,00	30	1.099.032,29	108.645.745,87	159.803.456,87
1-abr-19	30-abr-19	19,32%	2,14%	2,143%	51.157.711,00	30	1.096.500,88	109.742.246,75	160.899.957,75
1-may-19	31-may-19	19,34%	2,15%	2,145%	51.157.711,00	30	1.097.513,60	110.839.760,35	161.997.471,35
1-jun-19	30-jun-19	19,30%	2,14%	2,141%	51.157.711,00	30	1.095.487,93	111.935.248,29	163.092.959,29
1-jul-19	31-jul-19	19,28%	2,14%	2,139%	51.157.711,00	30	1.094.474,77	113.029.723,06	164.187.434,06
1-ago-19	31-ago-19	19,32%	2,14%	2,143%	51.157.711,00	30	1.096.500,88	114.126.223,94	165.283.934,94
1-sep-19	30-sep-19	19,32%	2,14%	2,143%	51.157.711,00	30	1.096.500,88	115.222.724,82	166.380.435,82
1-oct-19	31-oct-19	19,10%	2,12%	2,122%	51.157.711,00	30	1.085.346,60	116.308.071,42	167.465.782,42
1-nov-19	30-nov-19	19,03%	2,11%	2,115%	51.157.711,00	30	1.081.792,01	117.389.863,43	168.547.574,43
1-dic-19	31-dic-19	18,91%	2,10%	2,103%	51.157.711,00	30	1.075.692,23	118.465.555,66	169.623.266,66
1-ene-20	31-ene-20	18,77%	2,09%	2,089%	51.157.711,00	30	1.068.565,91	119.534.121,57	170.691.832,57
1-feb-20	29-feb-20	19,06%	2,12%	2,118%	51.157.711,00	30	1.083.315,73	120.617.437,30	171.775.148,30
1-mar-20	31-mar-20	18,95%	2,11%	2,107%	51.157.711,00	30	1.077.726,36	121.695.163,67	172.852.874,67
1-abr-20	30-abr-20	18,69%	2,08%	2,081%	51.157.711,00	30	1.064.488,92	122.759.652,58	173.917.363,58
1-may-20	31-may-20	18,19%	2,03%	2,031%	51.157.711,00	30	1.038.928,07	123.798.580,65	174.956.291,65
1-jun-20	30-jun-20	18,12%	2,02%	2,024%	51.157.711,00	30	1.035.338,54	124.833.919,18	175.991.630,18
1-jul-20	31-jul-20	18,12%	2,02%	2,024%	51.157.711,00	30	1.035.338,54	125.869.257,72	177.026.968,72
1-ago-20	31-ago-20	18,29%	2,04%	2,041%	51.157.711,00	30	1.044.051,26	126.913.308,98	178.071.019,98
1-sep-20	30-sep-20	18,35%	2,05%	2,047%	51.157.711,00	30	1.047.122,53	127.960.431,51	179.118.142,51
1-oct-20	31-oct-20	18,09%	2,02%	2,021%	51.157.711,00	30	1.033.799,33	128.994.230,84	180.151.941,84

1-nov-20	30-nov-20	17,84%	2,00%	1,966%	51.157.711,00	30	1.020.953,20	130.015.184,04	181.172.895,04
1-dic-20	31-dic-20	17,46%	1,96%	1,957%	51.157.711,00	30	1.001.360,19	131.016.544,23	182.174.255,23
1-ene-21	31-ene-21	17,32%	1,94%	1,943%	51.157.711,00	30	994.121,26	132.010.665,49	183.168.376,49
1-feb-21	28-feb-21	17,54%	1,97%	1,965%	51.157.711,00	30	1.005.491,77	133.016.157,25	184.173.868,25
1-mar-21	31-mar-21	17,54%	1,97%	1,965%	51.157.711,00	30	1.005.491,77	134.021.649,02	185.179.360,02
1-abr-21	30-abr-21	17,54%	1,97%	1,965%	51.157.711,00	30	1.005.491,77	135.027.140,79	186.184.851,79
1-may-21	31-may-21	17,54%	1,97%	1,965%	51.157.711,00	30	1.005.491,77	136.032.632,55	187.190.343,55
1-jun-21	30-jun-21	17,54%	1,97%	1,965%	51.157.711,00	30	1.005.491,77	137.038.124,32	188.195.835,32
1-jul-21	31-jul-21	17,54%	1,97%	1,965%	51.157.711,00	30	1.005.491,77	138.043.616,09	189.201.327,09
1-ago-21	6-ago-21	17,54%	1,97%	1,965%	51.157.711,00	6	201.098,35	138.244.714,44	189.402.425,44
							158.244.714,44	20.000.000,00	138.244.714,44
									189.402.425,44

SALDO DE CAPITAL 51.157.711,00
SALDO DE INTERESES 138.244.714,44
TOTAL CAPITAL MÁS INTERESES ADEUDADOS 189.402.425,44

Atentamente,



DIANA M. LONDOÑO VASQUEZ
C.C 43.204.069 de Medellín.
T.P 120.753 del H.C.S.J.