Señor:

Juez

Juzgado de Origen: CATORCE (14) CIVIL MUNICIPAL DE ORALIDAD DE MEDELLÍN
Demandante: SCOTIABANK COLPATRIA S.A
Demandado: CARMEN JULIA RAMIREZ YAIMA
Radicado: 2019-01160

CAROLINA VÉLEZ MOLINA, abogada en ejercicio, actuando en calidad de apoderada especial de la entidad demandante, por medio del presente escrito me permito anexar la liquidación de crédito actualizada, así:

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

CAPITAL: 30.833.712,90

PAGARÉ N°1005029338

Int. de plazo y/o sanción del 20% >>>

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**
						30.833.712,90		$0,00	Valor	Folio	30.833.712,90
						30.833.712,90					30.833.712,90
10-sep-19	*30-sep-19*	22,81%	34,215%	2,483%	2,483%	30.833.712,90	21	535.832,03			31.369.544,93
1-oct-19	*31-oct-19*	19,10%	28,650%	2,122%	2,122%	30.833.712,90	30	654.158,77			32.023.703,71
1-nov-19	*30-nov-19*	19,03%	28,545%	2,115%	2,115%	30.833.712,90	30	652.016,36			32.675.720,06
1-dic-19	*30-dic-19*	18,91%	28,365%	2,103%	2,103%	30.833.712,90	30	648.339,91			33.324.059,97
1-ene-20	*31-ene-20*	18,77%	28,155%	2,089%	2,089%	30.833.712,90	30	644.044,74			33.968.104,70
1-feb-20	*29-feb-20*	19,06%	28,590%	2,118%	2,118%	30.833.712,90	30	652.934,73			34.621.039,44
1-mar-20	*31-mar-20*	18,95%	28,425%	2,107%	2,107%	30.833.712,90	30	649.565,91			35.270.605,35
1-abr-20	*30-abr-20*	18,69%	28,035%	2,081%	2,081%	30.833.712,90	30	641.587,46			35.912.192,80
1-may-20	*31-may-20*	18,19%	27,285%	2,031%	2,031%	30.833.712,90	30	626.181,45			36.538.374,26
1-jun-20	*30-jun-20*	18,12%	27,180%	2,024%	2,024%	30.833.712,90	30	624.017,97			37.162.392,23
1-jul-20	*31-jul-20*	18,12%	27,180%	2,024%	2,024%	30.833.712,90	30	624.017,97			37.786.410,20
1-ago-20	*31-ago-20*	18,29%	27,435%	2,041%	2,041%	30.833.712,90	30	629.269,30			38.415.679,50
1-sep-20	*30-sep-20*	18,35%	27,525%	2,047%	2,047%	30.833.712,90	30	631.120,41			39.046.799,91
1-oct-20	*31-oct-20*	18,09%	27,135%	2,021%	2,021%	30.833.712,90	30	623.090,27			39.669.890,18

1-nov-20	*30-nov-20*	17,84%	26,760%	1,996%	1,996%	30.833.712,90	30	615.347,66			40.285.237,84
1-dic-20	*31-dic-20*	17,46%	26,190%	1,957%	1,957%	30.833.712,90	30	603.538,59			40.888.776,42
1-ene-21	*31-ene-21*	17,32%	25,980%	1,943%	1,943%	30.833.712,90	30	599.175,55			41.487.951,97
1-feb-21	*24-feb-21*	17,54%	26,310%	1,965%	1,965%	30.833.712,90	24	484.823,01			41.972.774,98
				SUBTOTALES:	>>>>	30.833.712,90	525	11.139.062,08			41.972.774,98

TOTAL: CAPITAL+INTERESES **$41.972.774,98**

INTERESES DE PLAZO **$3.432.438,53**

TOTAL LIQUIDACIÓN DE CRÉDITO - PAGARÉ N° **$45.405.213,51**

Tasa efectiva anual pactada, a nominal >>>

Resultado tasa pactada o pedida >>> Máxima

CAPITAL: 19.166.370,00

PAGARÉ N°5536620022514266

Int. de plazo y/o sanción del 20% >>>

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**
						19.166.370,00		$0,00	Valor	Folio	19.166.370,00
						19.166.370,00					19.166.370,00
10-sep-19	*30-sep-19*	22,81%	34,215%	2,483%	2,483%	19.166.370,00	21	333.075,52			19.499.445,52
1-oct-19	*31-oct-19*	19,10%	28,650%	2,122%	2,122%	19.166.370,00	30	406.627,94			19.906.073,46
1-nov-19	*30-nov-19*	19,03%	28,545%	2,115%	2,115%	19.166.370,00	30	405.296,20			20.311.369,66
1-dic-19	*30-dic-19*	18,91%	28,365%	2,103%	2,103%	19.166.370,00	30	403.010,90			20.714.380,57
1-ene-20	*31-ene-20*	18,77%	28,155%	2,089%	2,089%	19.166.370,00	30	400.341,01			21.114.721,57
1-feb-20	*29-feb-20*	19,06%	28,590%	2,118%	2,118%	19.166.370,00	30	405.867,07			21.520.588,64
1-mar-20	*31-mar-20*	18,95%	28,425%	2,107%	2,107%	19.166.370,00	30	403.773,00			21.924.361,64
1-abr-20	*30-abr-20*	18,69%	28,035%	2,081%	2,081%	19.166.370,00	30	398.813,55			22.323.175,19
1-may-20	*31-may-20*	18,19%	27,285%	2,031%	2,031%	19.166.370,00	30	389.237,11			22.712.412,30
1-jun-20	*30-jun-20*	18,12%	27,180%	2,024%	2,024%	19.166.370,00	30	387.892,29			23.100.304,59
1-jul-20	*31-jul-20*	18,12%	27,180%	2,024%	2,024%	19.166.370,00	30	387.892,29			23.488.196,87
1-ago-20	*31-ago-20*	18,29%	27,435%	2,041%	2,041%	19.166.370,00	30	391.156,53			23.879.353,40
1-sep-20	*30-sep-20*	18,35%	27,525%	2,047%	2,047%	19.166.370,00	30	392.307,19			24.271.660,59
1-oct-20	*31-oct-20*	18,09%	27,135%	2,021%	2,021%	19.166.370,00	30	387.315,62			24.658.976,21
1-nov-20	*30-nov-20*	17,84%	26,760%	1,996%	1,996%	19.166.370,00	30	382.502,78			25.041.478,99
1-dic-20	*31-dic-20*	17,46%	26,190%	1,957%	1,957%	19.166.370,00	30	375.162,21			25.416.641,20
1-ene-21	*31-ene-21*	17,32%	25,980%	1,943%	1,943%	19.166.370,00	30	372.450,13			25.789.091,33
1-feb-21	*24-feb-21*	17,54%	26,310%	1,965%	1,965%	19.166.370,00	24	301.368,09			26.090.459,42
				SUBTOTALES:	>>>>	19.166.370,00	525	6.924.089,42			26.090.459,42

TOTAL: CAPITAL+INTERESES | **$26.090.459,42**

INTERESES DE PLAZO | **$2.346.063,00**

TOTAL LIQUIDACIÓN DE CRÉDITO | **$28.436.522,42**

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

CAPITAL: 6.284.001,00
Int. de plazo y/o sanción del 20% >>>

PAGARÉ N°4117590016077572

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**
						6.284.001,00		$0,00	Valor	Folio	6.284.001,00
						6.284.001,00					6.284.001,00
10-sep-19	*30-sep-19*	22,81%	34,215%	2,483%	2,483%	6.284.001,00	21	109.204,14			6.393.205,14
1-oct-19	*31-oct-19*	19,10%	28,650%	2,122%	2,122%	6.284.001,00	30	133.319,47			6.526.524,61
1-nov-19	*30-nov-19*	19,03%	28,545%	2,115%	2,115%	6.284.001,00	30	132.882,84			6.659.407,46
1-dic-19	*30-dic-19*	18,91%	28,365%	2,103%	2,103%	6.284.001,00	30	132.133,57			6.791.541,03
1-ene-20	*31-ene-20*	18,77%	28,155%	2,089%	2,089%	6.284.001,00	30	131.258,20			6.922.799,23
1-feb-20	*29-feb-20*	19,06%	28,590%	2,118%	2,118%	6.284.001,00	30	133.070,01			7.055.869,24
1-mar-20	*31-mar-20*	18,95%	28,425%	2,107%	2,107%	6.284.001,00	30	132.383,44			7.188.252,68
1-abr-20	*30-abr-20*	18,69%	28,035%	2,081%	2,081%	6.284.001,00	30	130.757,40			7.319.010,08
1-may-20	*31-may-20*	18,19%	27,285%	2,031%	2,031%	6.284.001,00	30	127.617,61			7.446.627,69
1-jun-20	*30-jun-20*	18,12%	27,180%	2,024%	2,024%	6.284.001,00	30	127.176,69			7.573.804,38
1-jul-20	*31-jul-20*	18,12%	27,180%	2,024%	2,024%	6.284.001,00	30	127.176,69			7.700.981,07
1-ago-20	*31-ago-20*	18,29%	27,435%	2,041%	2,041%	6.284.001,00	30	128.246,93			7.829.228,00
1-sep-20	*30-sep-20*	18,35%	27,525%	2,047%	2,047%	6.284.001,00	30	128.624,19			7.957.852,19
1-oct-20	*31-oct-20*	18,09%	27,135%	2,021%	2,021%	6.284.001,00	30	126.987,62			8.084.839,81
1-nov-20	*30-nov-20*	17,84%	26,760%	1,996%	1,996%	6.284.001,00	30	125.409,66			8.210.249,46
1-dic-20	*31-dic-20*	17,46%	26,190%	1,957%	1,957%	6.284.001,00	30	123.002,93			8.333.252,40
1-ene-21	*31-ene-21*	17,32%	25,980%	1,943%	1,943%	6.284.001,00	30	122.113,73			8.455.366,13
1-feb-21	*24-feb-21*	17,54%	26,310%	1,965%	1,965%	6.284.001,00	24	98.808,35			8.554.174,48
				SUBTOTALES:	>>>>	6.284.001,00	525	2.270.173,48			8.554.174,48

TOTAL: CAPITAL+INTERESES | **$8.554.174,48**

INTERESES DE PLAZO $657.376,00

TOTAL LIQUIDACIÓN DE CRÉDITO $9.211.550,48

Tasa efectiva anual pactada, a nominal >>>

Tasa nominal mensual pactada >>>

Resultado tasa pactada o pedida >>> Máxima

CAPITAL: 53.177.770,53

PAGARÉ N°507410070234

Int. de plazo y/o sanción del 20% >>>

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
						53.177.770,53		$0,00	Valor	Folio	53.177.770,53
						53.177.770,53					53.177.770,53
10-sep-19	*30-sep-19*	22,81%	34,215%	2,483%	2,483%	53.177.770,53	21	924.129,80			54.101.900,33
1-oct-19	*31-oct-19*	19,10%	28,650%	2,122%	2,122%	53.177.770,53	30	1.128.203,58			55.230.103,91
1-nov-19	*30-nov-19*	19,03%	28,545%	2,115%	2,115%	53.177.770,53	30	1.124.508,63			56.354.612,53
1-dic-19	*30-dic-19*	18,91%	28,365%	2,103%	2,103%	53.177.770,53	30	1.118.167,99			57.472.780,52
1-ene-20	*31-ene-20*	18,77%	28,155%	2,089%	2,089%	53.177.770,53	30	1.110.760,27			58.583.540,79
1-feb-20	*29-feb-20*	19,06%	28,590%	2,118%	2,118%	53.177.770,53	30	1.126.092,51			59.709.633,30
1-mar-20	*31-mar-20*	18,95%	28,425%	2,107%	2,107%	53.177.770,53	30	1.120.282,44			60.829.915,74
1-abr-20	*30-abr-20*	18,69%	28,035%	2,081%	2,081%	53.177.770,53	30	1.106.522,29			61.936.438,03
1-may-20	*31-may-20*	18,19%	27,285%	2,031%	2,031%	53.177.770,53	30	1.079.952,12			63.016.390,14
1-jun-20	*30-jun-20*	18,12%	27,180%	2,024%	2,024%	53.177.770,53	30	1.076.220,85			64.092.610,99
1-jul-20	*31-jul-20*	18,12%	27,180%	2,024%	2,024%	53.177.770,53	30	1.076.220,85			65.168.831,84
1-ago-20	*31-ago-20*	18,29%	27,435%	2,041%	2,041%	53.177.770,53	30	1.085.277,61			66.254.109,45
1-sep-20	*30-sep-20*	18,35%	27,525%	2,047%	2,047%	53.177.770,53	30	1.088.470,15			67.342.579,60
1-oct-20	*31-oct-20*	18,09%	27,135%	2,021%	2,021%	53.177.770,53	30	1.074.620,87			68.417.200,47
1-nov-20	*30-nov-20*	17,84%	26,760%	1,996%	1,996%	53.177.770,53	30	1.061.267,48			69.478.467,94
1-dic-20	*31-dic-20*	17,46%	26,190%	1,957%	1,957%	53.177.770,53	30	1.040.900,80			70.519.368,75
1-ene-21	*31-ene-21*	17,32%	25,980%	1,943%	1,943%	53.177.770,53	30	1.033.376,03			71.552.744,78
1-feb-21	*24-feb-21*	17,54%	26,310%	1,965%	1,965%	53.177.770,53	24	836.156,42			72.388.901,19
				SUBTOTALES:	>>>>	53.177.770,53	525	19.211.130,66			72.388.901,19

TOTAL: CAPITAL+INTERESES $72.388.901,19

INTERESES DE PLAZO $5.991.885,29

TOTAL LIQUIDACIÓN DE CRÉDITO $78.380.786,48

GRAN TOTAL	**$161.434.072,89**

Sírvase en consecuencia, ordenar su traslado de conformidad con el artículo 446 del Código General del Proceso, y en caso de no ser objetada impartirle aprobación.

Atentamente,

Carolina Vélez M.

CAROLINA VÉLEZ MOLINA
T.P. No. 119008 del C.S. de la J.
C.C. No. 43.220.692 de Medellín