

Señor:
Juez
Juzgado de Origen: Noveno(09) De Pequeñas Causas y Competencia Multiples de Medellín -Antioquia
Demandante: Scotiabank Colpatria S.A
Demandado: Carmen Julia Ramirez Yaima
Radicado: 2020-00511
Asunto: Presento liquidación de crédito

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	28-feb-21	17,54%	26,310%	1,965%	1,965%	30.833.712,90	30	606.028,77			42.093.980,74
1-mar-21	31-mar-21	17,41%	26,115%	1,952%	1,952%	30.833.712,90	30	601.981,12			42.695.961,86
1-abr-21	30-abr-21	17,31%	25,965%	1,942%	1,942%	30.833.712,90	30	598.863,65			43.294.825,51
1-may-21	30-may-21	17,22%	25,830%	1,933%	1,933%	30.833.712,90	30	596.055,01			43.890.880,51
1-jun-21	30-jun-21	17,21%	25,815%	1,932%	1,932%	30.833.712,90	30	595.742,77			44.486.623,28
1-jul-21	31-jul-21	17,18%	25,770%	1,929%	1,929%	30.833.712,90	30	594.805,84			45.081.429,11
1-ago-21	17-ago-21	17,24%	25,860%	1,935%	1,935%	30.833.712,90	17	338.118,32			45.419.547,43
SUBTOTALES:					>>>>	30.833.712,90	698	14.585.834,53			45.419.547,43
TOTAL: CAPITAL+INTERESES											\$45.419.547,43

INTERESES DE PLAZO

\$3.432.438,53

PRIMAS DE SEGURO

\$0,00

TOTAL LIQUIDACIÓN DE CRÉDITO

- PAGARÉ N°

\$48.851.985,96

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

CAPITAL: 19.166.370,00

Int. de plazo y/o sanción del 20% >>>

PAGARÉ N°5536620022514266- 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
						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	28-feb-21	17,54%	26,310%	1,965%	1,965%	19.166.370,00	30	376.710,12			26.165.801,44
1-mar-21	31-mar-21	17,41%	26,115%	1,952%	1,952%	19.166.370,00	30	374.194,08			26.539.995,53
1-abr-21	30-abr-21	17,31%	25,965%	1,942%	1,942%	19.166.370,00	30	372.256,25			26.912.251,78
1-may-21	30-may-21	17,22%	25,830%	1,933%	1,933%	19.166.370,00	30	370.510,38			27.282.762,16
1-jun-21	30-jun-21	17,21%	25,815%	1,932%	1,932%	19.166.370,00	30	370.316,29			27.653.078,45
1-jul-21	31-jul-21	17,18%	25,770%	1,929%	1,929%	19.166.370,00	30	369.733,89			28.022.812,35
1-ago-21	17-ago-21	17,24%	25,860%	1,935%	1,935%	19.166.370,00	17	210.175,82			28.232.988,16
SUBTOTALES:					>>>>	19.166.370,00	698	9.066.618,16			28.232.988,16

TOTAL: CAPITAL+INTERESES \$28.232.988,16

INTERESES DE PLAZO \$2.346.063,00

PRIMAS DE SEGURO \$0,00

COSTAS PROCESALES

TOTAL LIQUIDACIÓN DE CRÉDITO \$30.579.051,16

Tasa efectiva anual pactada, a nominal >>>

Tasa nominal mensual pactada >>>

Resultado tasa pactada o pedida >>>

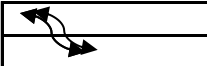
Máxima	

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	28-feb-21	17,54%	26,310%	1,965%	1,965%	6.284.001,00	30	123.510,44			8.578.876,57
1-mar-21	31-mar-21	17,41%	26,115%	1,952%	1,952%	6.284.001,00	30	122.685,52			8.701.562,08
1-abr-21	30-abr-21	17,31%	25,965%	1,942%	1,942%	6.284.001,00	30	122.050,17			8.823.612,25
1-may-21	30-may-21	17,22%	25,830%	1,933%	1,933%	6.284.001,00	30	121.477,76			8.945.090,00
1-jun-21	30-jun-21	17,21%	25,815%	1,932%	1,932%	6.284.001,00	30	121.414,12			9.066.504,12
1-jul-21	31-jul-21	17,18%	25,770%	1,929%	1,929%	6.284.001,00	30	121.223,17			9.187.727,30
1-ago-21	17-ago-21	17,24%	25,860%	1,935%	1,935%	6.284.001,00	17	68.909,50			9.256.636,80
SUBTOTALES:					>>>>	6.284.001,00	698	2.972.635,80			9.256.636,80
TOTAL: CAPITAL+INTERESES											\$9.256.636,80

INTERESES DE PLAZO \$657.376,00

TOTAL LIQUIDACIÓN DE CRÉDITO \$9.914.012,80

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

Máxima	

CAPITAL: 53.177.770,53
Int. de plazo y/o sanción del 20% >>>

PAGARÉ N° 507410070234	

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	28-feb-21	17,54%	26,310%	1,965%	1,965%	53.177.770,53	30	1.045.195,52			72.597.940,30
1-mar-21	31-mar-21	17,41%	26,115%	1,952%	1,952%	53.177.770,53	30	1.038.214,70			73.636.155,00
1-abr-21	30-abr-21	17,31%	25,965%	1,942%	1,942%	53.177.770,53	30	1.032.838,10			74.668.993,10
1-may-21	30-may-21	17,22%	25,830%	1,933%	1,933%	53.177.770,53	30	1.027.994,15			75.696.987,25
1-jun-21	30-jun-21	17,21%	25,815%	1,932%	1,932%	53.177.770,53	30	1.027.455,64			76.724.442,89
1-jul-21	31-jul-21	17,18%	25,770%	1,929%	1,929%	53.177.770,53	30	1.025.839,75			77.750.282,63
1-ago-21	17-ago-21	17,24%	25,860%	1,935%	1,935%	53.177.770,53	17	583.140,23			78.333.422,86
SUBTOTALES:					>>>>	53.177.770,53	698	25.155.652,33			78.333.422,86
TOTAL: CAPITAL+INTERESES											\$78.333.422,86
INTERESES DE PLAZO											\$5.991.885,29
TOTAL LIQUIDACIÓN DE CRÉDITO											\$84.325.308,15
GRAN TOTAL LIQUIDACIÓN DE CRÉDITO											\$173.670.358,07

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,

A handwritten signature in black ink, reading "Carolina Vélez H." in a cursive script.

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