



JOHN JAIRO TRUJILLO CARMONA
ABOGADO

Señor
JUEZ ONCE DE PEQUEÑAS CAUSAS Y COMPETENCIA MULTIPLE DE CALI
E . S . D .

REFERENCIA: PROCESO EJECUTIVO **PRINCIPAL.**

DEMANDANTE: COOPERATIVA DE CREDITO JOYSMACOOL.

DEMANDADO: CARMEN ELENA CIFUENTES CAICEDO.

RADICACIÓN: 2018-676.

JOHN JAIRO TRUJILLO CARMONA, mayor de edad, identificado con la cédula de ciudadanía No. 16.747.521 expedida en Cali, abogado en ejercicio, titular de la Tarjeta Profesional No. 75405 del Consejo Superior de la Judicatura, en mi calidad de apoderado judicial de la parte actora en el proceso de la, me permito allegar la liquidación del crédito cuyo resumen al 30 de septiembre de 2020, es el siguiente:

Saldo de capital.....\$ 1.420.000,00=

Intereses moratórios\$ 2.587.448,00=

Total \$ 4.007.448,00=

Atentamente,

JOHN JAIRO TRUJILLO CARMONA.
C.C. No. 16.747.521 expedida en Cali.
T.P. No. 75405 del Consejo Superior de la Judicatura.

D.O. 4534.

CALCULO INTERESES MORATOR

CAPITAL	
VALOR	\$1,420,000.00

ACTIVADO

TIEMPO DE MORA	
FECHA DE INICIO	17-ene-16
DIAS	13
TASA EFECTIVA	29.52
FECHA DE CORTE	30-mar-13
DIAS	0
TASA EFECTIVA	37.26
TIEMPO DE MORA	2353
TASA PACTADA	4.00

PRIMER MES DE MORA	
ABONOS	
FECHA ABONO	
INTERESES PENDIENTES	\$ 0.00
ABONOS A CAPITAL	\$0.00
SALDO CAPITAL	\$0.00
INTERES (ANT. AB.)	\$0.00
INTERES (POST. AB.)	\$0.00
TASA NOMINAL	2.18
INTERESES	\$ 13,414.27

RESUMEN FINAL	
TOTAL MORA	\$ 2,587,448
INTERESES ABONADOS	\$ 0
ABONO CAPITAL	\$ 0
TOTAL ABONOS	\$ 0
SALDO CAPITAL	\$ 1,420,000
SALDO INTERESES	\$ 2,587,448
DEUDA TOTAL	\$ 4,007,448

FECHA	INTERES BANCARIO CORRIENTE	TASA MAXIMA USURA	MES VENCIDO	FECHA ABONO	ABONOS	INTERES MORA ACUMULADO	ABONOS A CAPITAL	SALDO CAPITAL	INTERES ANTERIOR AL ABONO	INTERES POSTERIOR AL ABONO	INTERESES MES A MES
feb-16	19.68	29.52	2.18			\$ 44,370.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,956.00
mar-16	19.66	29.52	2.18			\$ 75,328.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,956.00
abr-16	20.54	30.81	2.26			\$ 107,418.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00
may-16	20.54	30.81	2.26			\$ 139,510.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00
jun-16	20.54	30.81	2.26			\$ 171,602.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00
jul-16	21.34	32.01	2.34			\$ 204,830.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 33,228.00
ago-16	21.34	32.01	2.34			\$ 239,058.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 33,228.00
sep-16	21.34	32.01	2.34			\$ 271,286.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,080.00
oct-16	21.99	32.99	2.40			\$ 305,586.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,080.00
nov-16	21.99	32.99	2.40			\$ 339,446.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,080.00
dic-16	21.99	32.99	2.40			\$ 373,526.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,648.00
ene-17	22.34	33.51	2.44			\$ 408,174.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,648.00
feb-17	22.34	33.51	2.44			\$ 442,822.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,648.00
mar-17	22.34	33.51	2.44			\$ 477,470.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,648.00
abr-17	22.33	33.50	2.44			\$ 512,118.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,648.00
may-17	22.33	33.50	2.44			\$ 546,766.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,648.00
jun-17	22.33	33.50	2.44			\$ 581,414.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,648.00
jul-17	21.98	32.97	2.40			\$ 615,954.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,080.00
ago-17	21.98	32.97	2.40			\$ 649,574.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,080.00
sep-17	21.98	32.97	2.40			\$ 683,654.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 34,080.00
oct-17	21.15	31.73	2.32			\$ 718,598.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,944.00
nov-17	21.15	31.73	2.32			\$ 749,542.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,944.00
dic-17	21.15	31.73	2.32			\$ 782,486.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,944.00
ene-18	20.69	31.04	2.28			\$ 814,882.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,376.00
feb-18	20.69	31.04	2.28			\$ 847,238.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,376.00
mar-18	20.69	31.04	2.28			\$ 879,614.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,376.00
abr-18	20.48	30.72	2.26			\$ 911,706.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00
may-18	20.48	30.72	2.26			\$ 943,758.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00
jun-18	20.48	30.72	2.26			\$ 975,890.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00
jul-18	20.48	30.72	2.26			\$ 1,007,882.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00

FECHA	INTERES BANCARIO CORRIENTE	TASA MAXIMA USURA	MES VENCIDO	FECHA ABOONO	ABONOS	INTERES MORA ACUMULADO	ABONOS A CAPITAL	SALDO CAPITAL	INTERES ANTERIOR AL ABONO	INTERES POSTERIOR AL ABONO	INTERESES MES A MES
ago-18	20.48	30.72	2.26			\$ 1,040,074.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00
ago-18	20.48	30.72	2.26			\$ 1,072,166.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 32,092.00
oct-18	19.63	29.45	2.17			\$ 1,102,980.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,814.00
nov-18	19.63	29.45	2.17			\$ 1,133,794.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,814.00
dic-18	19.63	29.45	2.17			\$ 1,164,608.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,814.00
ene-19	19.37	29.06	2.15			\$ 1,195,138.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,530.00
feb-19	19.37	29.06	2.15			\$ 1,225,668.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,530.00
mar-19	19.37	29.06	2.15			\$ 1,256,198.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,530.00
abr-19	19.32	28.88	2.14			\$ 1,286,586.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,388.00
may-19	19.32	28.88	2.14			\$ 1,316,974.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,388.00
jun-19	19.28	28.92	2.14			\$ 1,347,362.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,388.00
jul-19	19.28	28.92	2.14			\$ 1,377,750.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,388.00
ago-19	19.28	28.92	2.14			\$ 1,408,138.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,388.00
sep-19	19.28	28.92	2.14			\$ 1,438,526.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,388.00
oct-19	19.10	28.65	2.12			\$ 1,468,914.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,104.00
nov-19	19.10	28.65	2.12			\$ 1,498,302.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,104.00
dic-19	19.10	28.65	2.12			\$ 1,528,690.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 30,104.00
ene-20	18.91	28.37	2.10			\$ 1,558,678.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 29,820.00
feb-20	18.91	28.37	2.10			\$ 1,588,478.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 29,820.00
mar-20	18.91	28.37	2.10			\$ 1,618,288.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 29,820.00
abr-20	18.95	28.43	2.11			\$ 1,648,280.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 29,982.00
may-20	18.95	28.43	2.11			\$ 1,678,222.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 29,982.00
jun-20	18.95	28.43	2.11			\$ 1,708,164.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 29,982.00
jul-20	18.12	27.18	2.02			\$ 1,738,898.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,684.00
ago-20	18.12	27.18	2.02			\$ 1,768,898.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,684.00
sep-20	18.12	27.18	2.02			\$ 1,798,898.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,684.00
oct-20	18.35	27.53	2.05			\$ 1,828,346.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,110.00
nov-20	18.35	27.53	2.05			\$ 1,857,456.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,110.00
dic-20	18.35	27.53	2.05			\$ 1,886,566.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,548.00
ene-21	17.32	25.88	1.94			\$ 1,915,676.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,548.00
feb-21	17.32	25.88	1.94			\$ 1,944,786.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,548.00
mar-21	17.32	25.88	1.94			\$ 1,973,896.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,548.00
abr-21	17.41	26.12	1.95			\$ 2,002,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,690.00
may-21	17.41	26.12	1.95			\$ 2,031,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,690.00
jun-21	17.18	25.77	1.93			\$ 2,060,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,406.00
jul-21	17.18	25.77	1.93			\$ 2,089,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,406.00
ago-21	17.18	25.77	1.93			\$ 2,118,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,406.00
sep-21	17.18	25.77	1.93			\$ 2,147,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,406.00
oct-21	17.27	25.81	1.94			\$ 2,176,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,548.00
nov-21	17.27	25.81	1.94			\$ 2,205,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 27,548.00
dic-21	17.65	26.49	1.98			\$ 2,234,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
ene-22	17.65	26.49	1.98			\$ 2,263,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
feb-22	17.66	26.49	1.98			\$ 2,292,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
mar-22	17.66	26.49	1.98			\$ 2,321,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
abr-22	17.66	26.49	1.98			\$ 2,350,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
may-22	17.66	26.49	1.98			\$ 2,379,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
jun-22	17.66	26.49	1.98			\$ 2,408,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
jul-22	17.66	26.49	1.98			\$ 2,437,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
ago-22	17.66	26.49	1.98			\$ 2,466,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
sep-22	17.66	26.49	1.98			\$ 2,495,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
oct-22	17.66	26.49	1.98			\$ 2,524,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
nov-22	17.66	26.49	1.98			\$ 2,553,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
dic-22	17.66	26.49	1.98			\$ 2,582,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 28,116.00
ene-23	24.84	37.28	2.67			\$ 2,611,906.27	\$ 0.00	\$ 1,420,000.00		\$ 0.00	\$ 37,914.00