

**RV: ACTUALIZACIÓN DEL CRÉDITO COTRAFA VS LUISA FERNANDA ZAPATA IDARRAGA  
RAD 2017 0797**

Recepcion Memoriales - Antioquia - Itagui <memorialesitagui@cendoj.ramajudicial.gov.co>

Mar 23/03/2021 10:13 AM

**Para:** Juzgado 01 Civil Municipal - Antioquia - Itagui <j01cmpalitagui@cendoj.ramajudicial.gov.co>

 2 archivos adjuntos (219 KB)

LUISA FERNANDA ZAPATA IDARRAGA.pdf; LIQUIDACION LUISA FERNANDA ZAPATA IDARRAGA.pdf;

Buenos días reenvío memorial radicado 2017-00097, para su conocimiento y fines pertinentes.

Cordialmente,



Rama Judicial  
Consejo Superior de la Judicatura  
República de Colombia

FLAVIO RAFAEL RAMÍREZ GONZALES  
ESCRIBIENTE CENTRO DE SERVICIOS ADMINISTRATIVOS  
JUZGADOS DE ITAGÜÍ-ANTIOQUIA

 csadjitagui@cendoj.ramajudicial.gov.co  
 +57-4 377-23-11  
 CAR 52 # 51-40 ED C.A.M.I P.1 TORRE-A ITAGÜÍ ANTIOQUIA

**De:** Isabel Cristina <titicorrea03@gmail.com>

**Enviado:** martes, 23 de marzo de 2021 8:08

**Para:** Recepcion Memoriales - Antioquia - Itagui <memorialesitagui@cendoj.ramajudicial.gov.co>

**Asunto:** ACTUALIZACIÓN DEL CRÉDITO COTRAFA VS LUISA FERNANDA ZAPATA IDARRAGA RAD 2017 0797

Cordial saludo:

Adjunto la siguiente actualización del crédito, para ser tomada en cuenta en el proceso de la referencia.

Atentamente,

**Isabel Cristina Correa G.  
Abogada**

Medellín, 20 de Marzo de 2021

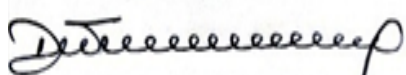
**SEÑORES:**  
**JUZGADO 01 CIVIL MUNICIPAL DE ORALIDAD**  
**ITAGUI – ANT.**

REF: Ejecutivo  
DTE: Cooperativa Financiera Cotrafa  
DDOS: Luisa Fernanda Zapata Idarraga  
**RDO: 2017-00097**

**ASUNTO: ACTUALIZACIÓN DE LA LIQUIDACIÓN DE CRÉDITO**

En mi condición de endosataria para el cobro en el asunto de la referencia, respetuosamente me permito allegarle la actualización de la liquidación de crédito, realizada por la suscrita donde se calcula el valor de la obligación teniendo en cuenta el capital, los intereses moratorios fijados por la superintendencia financiera, conforme al auto que libró mandamiento de pago y al que ordenó seguir adelante con la ejecución.

Atentamente,



**ISABEL CRISTINA CORREA GALLEGO**  
**TP# 183.661. C.S. de la J.**

**Juzgado 01 civil municipal Itagui**  
**Radicado:2017-00097**  
**Actualización de la liquidación de crédito**

|                                                        |        |                  |               |           |
|--------------------------------------------------------|--------|------------------|---------------|-----------|
| Plazo TEA pactada, a mensual >>>                       |        | Plazo Hasta      |               | 1-mar-99  |
| Tasa mensual pactada >>>                               |        |                  |               | 14-mar-99 |
| Resultado tasa pactada o pedida >>                     | Máxima |                  |               | 1-ene-07  |
| Mora TEA pactada, a mensual >>>                        |        | Mora Hasta (Hoy) | 20-mar-21     | 4-ene-07  |
| Tasa mensual pactada >>>                               |        |                  | Comercial     | x         |
| Resultado tasa pactada o pedida >>                     | Máxima |                  | Consumo       |           |
| Saldo de capital, Fol. >>                              |        | 12.748.307,00    | Micro u Otros |           |
| Intereses en sentencia o liquidación anterior, Fol. >> |        |                  |               |           |

| Vigencia |           | Brio. Cte.  | Máxima Mensual | Tasa      | Inserte en esta columna   | LIQUIDACIÓN DE CRÉDITO |      |                               |            |       |                    |                                |
|----------|-----------|-------------|----------------|-----------|---------------------------|------------------------|------|-------------------------------|------------|-------|--------------------|--------------------------------|
| Desde    | Hasta     | Efec. Anual | Autorizada     | Aplicable | capitales, cuotas u otros | Capital Liquidable     | días | Intereses en esta Liquidación | Abonos     |       | Saldo de Intereses | Saldo de Capital más Intereses |
| 6-abr-16 | 30-abr-16 |             | 1,5            |           |                           | 12.748.307,00          |      |                               | Valor      | Folio | 0,00               | 12.748.307,00                  |
| 6-abr-16 | 30-abr-16 | 20,54%      | 2,26%          | 2,263%    |                           | 12.748.307,00          | 25   | 240.450,59                    |            |       | 240.450,59         | 12.988.757,59                  |
| 1-may-16 | 31-may-16 | 20,54%      | 2,26%          | 2,263%    |                           | 12.748.307,00          | 30   | 288.540,71                    |            |       | 528.991,30         | 13.277.298,30                  |
| 1-jun-16 | 30-jun-16 | 20,54%      | 2,26%          | 2,263%    |                           | 12.748.307,00          | 30   | 288.540,71                    |            |       | 817.532,00         | 13.565.839,00                  |
| 1-jul-16 | 31-jul-16 | 21,34%      | 2,34%          | 2,341%    |                           | 12.748.307,00          | 30   | 298.465,29                    |            |       | 1.115.997,30       | 13.864.304,30                  |
| 1-ago-16 | 31-ago-16 | 21,34%      | 2,34%          | 2,341%    |                           | 12.748.307,00          | 30   | 298.465,29                    |            |       | 1.414.462,59       | 14.162.769,59                  |
| 1-sep-16 | 30-sep-16 | 21,34%      | 2,34%          | 2,341%    |                           | 12.748.307,00          | 30   | 298.465,29                    |            |       | 1.712.927,89       | 14.461.234,89                  |
| 1-oct-16 | 31-oct-16 | 21,99%      | 2,40%          | 2,404%    |                           | 12.748.307,00          | 30   | 306.468,31                    |            |       | 2.019.396,20       | 14.767.703,20                  |
| 1-nov-16 | 30-nov-16 | 21,99%      | 2,40%          | 2,404%    |                           | 12.748.307,00          | 30   | 306.468,31                    |            |       | 2.325.864,52       | 15.074.171,52                  |
| 1-dic-16 | 31-dic-16 | 21,99%      | 2,40%          | 2,404%    |                           | 12.748.307,00          | 30   | 306.468,31                    |            |       | 2.632.332,83       | 15.380.639,83                  |
| 1-ene-17 | 31-ene-17 | 22,34%      | 2,44%          | 2,438%    |                           | 12.748.307,00          | 30   | 310.755,38                    |            |       | 2.943.088,21       | 15.691.395,21                  |
| 1-feb-17 | 28-feb-17 | 22,34%      | 2,44%          | 2,438%    |                           | 12.748.307,00          | 30   | 310.755,38                    |            |       | 3.253.843,59       | 16.002.150,59                  |
| 1-mar-17 | 31-mar-17 | 22,34%      | 2,44%          | 2,438%    |                           | 12.748.307,00          | 30   | 310.755,38                    |            |       | 3.564.598,97       | 16.312.905,97                  |
| 1-abr-17 | 30-abr-17 | 22,33%      | 2,44%          | 2,437%    |                           | 12.748.307,00          | 30   | 310.633,11                    |            |       | 3.875.232,08       | 16.623.539,08                  |
| 1-may-17 | 31-may-17 | 22,33%      | 2,44%          | 2,437%    |                           | 12.748.307,00          | 30   | 310.633,11                    |            |       | 4.185.865,19       | 16.934.172,19                  |
| 1-jun-17 | 30-jun-17 | 22,33%      | 2,44%          | 2,437%    |                           | 12.748.307,00          | 30   | 310.633,11                    |            |       | 4.496.498,30       | 17.244.805,30                  |
| 1-jul-17 | 31-jul-17 | 21,98%      | 2,40%          | 2,403%    |                           | 12.748.307,00          | 30   | 306.345,60                    |            |       | 4.802.843,90       | 17.551.150,90                  |
| 1-ago-17 | 31-ago-17 | 21,98%      | 2,40%          | 2,403%    |                           | 12.748.307,00          | 30   | 306.345,60                    |            |       | 5.109.189,50       | 17.857.496,50                  |
| 1-sep-17 | 30-sep-17 | 21,98%      | 2,40%          | 2,403%    |                           | 12.748.307,00          | 30   | 306.345,60                    | 245.701,00 |       | 5.169.834,09       | 17.918.141,09                  |
| 1-oct-17 | 31-oct-17 | 21,15%      | 2,32%          | 2,323%    |                           | 12.748.307,00          | 30   | 296.115,72                    | 242.129,00 |       | 5.223.820,81       | 17.972.127,81                  |
| 1-nov-17 | 30-nov-17 | 20,96%      | 2,30%          | 2,304%    |                           | 12.748.307,00          | 30   | 293.761,47                    | 556.200,00 |       | 4.961.382,28       | 17.709.689,28                  |
| 1-dic-17 | 31-dic-17 | 20,77%      | 2,29%          | 2,286%    |                           | 12.748.307,00          | 30   | 291.402,55                    | 316.200,00 |       | 4.936.584,83       | 17.684.891,83                  |
| 1-ene-18 | 31-ene-18 | 20,69%      | 2,28%          | 2,278%    |                           | 12.748.307,00          | 30   | 290.407,91                    | 496.480,00 |       | 4.730.512,73       | 17.478.819,73                  |
| 1-feb-18 | 28-feb-18 | 21,09%      | 2,32%          | 2,317%    |                           | 12.748.307,00          | 30   | 295.372,78                    | 330.429,00 |       | 4.695.456,51       | 17.443.763,51                  |
| 1-mar-18 | 31-mar-18 | 20,68%      | 2,28%          | 2,277%    |                           | 12.748.307,00          | 30   | 290.283,52                    | 550.715,00 |       | 4.435.025,03       | 17.183.332,03                  |
| 1-abr-18 | 30-abr-18 | 20,48%      | 2,26%          | 2,257%    |                           | 12.748.307,00          | 30   | 287.793,00                    | 600.715,00 |       | 4.122.103,03       | 16.870.410,03                  |
| 1-may-18 | 31-may-18 | 20,44%      | 2,25%          | 2,254%    |                           | 12.748.307,00          | 30   | 287.294,27                    |            |       | 4.409.397,30       | 17.157.704,30                  |
| 1-jun-18 | 30-jun-18 | 20,28%      | 2,24%          | 2,238%    |                           | 12.748.307,00          | 30   | 285.297,24                    | 252.786,00 |       | 4.441.908,55       | 17.190.215,55                  |
| 1-jul-18 | 31-jul-18 | 20,03%      | 2,21%          | 2,213%    |                           | 12.748.307,00          | 30   | 282.170,13                    | 548.250,00 |       | 4.175.828,68       | 16.924.135,68                  |
| 1-ago-18 | 31-ago-18 | 19,94%      | 2,20%          | 2,205%    |                           | 12.748.307,00          | 30   | 281.042,35                    | 360.429,00 |       | 4.096.442,02       | 16.844.749,02                  |
| 1-sep-18 | 30-sep-18 | 19,81%      | 2,19%          | 2,192%    |                           | 12.748.307,00          | 30   | 279.411,43                    | 360.429,00 |       | 4.015.424,45       | 16.763.731,45                  |
| 1-oct-18 | 31-oct-18 | 19,63%      | 2,17%          | 2,174%    |                           | 12.748.307,00          | 30   | 277.149,52                    | 360.429,00 |       | 3.932.144,97       | 16.680.451,97                  |
| 1-nov-18 | 30-nov-18 | 19,49%      | 2,16%          | 2,160%    |                           | 12.748.307,00          | 30   | 275.387,26                    |            |       | 4.207.532,23       | 16.955.839,23                  |
| 1-dic-18 | 31-dic-18 | 19,40%      | 2,15%          | 2,151%    |                           | 12.748.307,00          | 30   | 274.253,00                    |            |       | 4.481.785,23       | 17.230.092,23                  |
| 1-ene-19 | 31-ene-19 | 19,16%      | 2,13%          | 2,128%    |                           | 12.748.307,00          | 30   | 271.222,97                    |            |       | 4.753.008,19       | 17.501.315,19                  |
| 1-feb-19 | 28-feb-19 | 19,70%      | 2,18%          | 2,181%    |                           | 12.748.307,00          | 30   | 278.029,66                    |            |       | 5.031.037,86       | 17.779.344,86                  |
| 1-mar-19 | 31-mar-19 | 19,37%      | 2,15%          | 2,148%    |                           | 12.748.307,00          | 30   | 273.874,67                    |            |       | 5.304.912,52       | 18.053.219,52                  |
| 1-abr-19 | 30-abr-19 | 19,32%      | 2,14%          | 2,143%    |                           | 12.748.307,00          | 30   | 273.243,85                    |            |       | 5.578.156,37       | 18.326.463,37                  |
| 1-may-19 | 31-may-19 | 19,34%      | 2,15%          | 2,145%    |                           | 12.748.307,00          | 30   | 273.496,22                    |            |       | 5.851.652,59       | 18.599.959,59                  |
| 1-jun-19 | 30-jun-19 | 19,30%      | 2,14%          | 2,141%    |                           | 12.748.307,00          | 30   | 272.991,43                    |            |       | 6.124.644,01       | 18.872.951,01                  |
| 1-jul-19 | 31-jul-19 | 19,28%      | 2,14%          | 2,139%    |                           | 12.748.307,00          | 30   | 272.738,95                    | 318.843,00 |       | 6.078.539,96       | 18.826.846,96                  |
| 1-ago-19 | 31-ago-19 | 19,32%      | 2,14%          | 2,143%    |                           | 12.748.307,00          | 30   | 273.243,85                    | 127.100,00 |       | 6.224.683,81       | 18.972.990,81                  |

|          |           |        |       |        |               |    |               |              |               |               |
|----------|-----------|--------|-------|--------|---------------|----|---------------|--------------|---------------|---------------|
| 1-sep-19 | 30-sep-19 | 19,32% | 2,14% | 2,143% | 12.748.307,00 | 30 | 273.243,85    | 119.263,00   | 6.378.664,66  | 19.126.971,66 |
| 1-oct-19 | 31-oct-19 | 19,10% | 2,12% | 2,122% | 12.748.307,00 | 30 | 270.464,24    | 157.100,00   | 6.492.028,90  | 19.240.335,90 |
| 1-nov-19 | 30-nov-19 | 19,03% | 2,11% | 2,115% | 12.748.307,00 | 30 | 269.578,45    | 157.100,00   | 6.604.507,36  | 19.352.814,36 |
| 1-dic-19 | 31-dic-19 | 18,91% | 2,10% | 2,103% | 12.748.307,00 | 30 | 268.058,41    | 147.100,00   | 6.725.465,77  | 19.473.772,77 |
| 1-ene-20 | 31-ene-20 | 18,77% | 2,09% | 2,089% | 12.748.307,00 | 30 | 266.282,56    | 201.724,00   | 6.790.024,33  | 19.538.331,33 |
| 1-feb-20 | 29-feb-20 | 19,06% | 2,12% | 2,118% | 12.748.307,00 | 30 | 269.958,16    |              | 7.059.982,49  | 19.808.289,49 |
| 1-mar-20 | 31-mar-20 | 18,95% | 2,11% | 2,107% | 12.748.307,00 | 30 | 268.565,31    |              | 7.328.547,80  | 20.076.854,80 |
| 1-abr-20 | 30-abr-20 | 18,69% | 2,08% | 2,081% | 12.748.307,00 | 30 | 265.266,59    |              | 7.593.814,39  | 20.342.121,39 |
| 1-may-20 | 31-may-20 | 18,19% | 2,03% | 2,031% | 12.748.307,00 | 30 | 258.896,92    |              | 7.852.711,31  | 20.601.018,31 |
| 1-jun-20 | 30-jun-20 | 18,12% | 2,02% | 2,024% | 12.748.307,00 | 30 | 258.002,43    |              | 8.110.713,74  | 20.859.020,74 |
| 1-jul-20 | 31-jul-20 | 18,12% | 2,02% | 2,024% | 12.748.307,00 | 30 | 258.002,43    |              | 8.368.716,17  | 21.117.023,17 |
| 1-ago-20 | 31-ago-20 | 18,29% | 2,04% | 2,041% | 12.748.307,00 | 30 | 260.173,60    |              | 8.628.889,77  | 21.377.196,77 |
| 1-sep-20 | 30-sep-20 | 18,35% | 2,05% | 2,047% | 12.748.307,00 | 30 | 260.938,95    |              | 8.889.828,72  | 21.638.135,72 |
| 1-oct-20 | 31-oct-20 | 18,09% | 2,02% | 2,021% | 12.748.307,00 | 30 | 257.618,86    |              | 9.147.447,58  | 21.895.754,58 |
| 1-nov-20 | 30-nov-20 | 17,84% | 2,00% | 1,996% | 12.748.307,00 | 30 | 254.417,65    |              | 9.401.865,23  | 22.150.172,23 |
| 1-dic-20 | 31-dic-20 | 17,46% | 1,96% | 1,957% | 12.748.307,00 | 30 | 249.535,15    |              | 9.651.400,38  | 22.399.707,38 |
| 1-ene-21 | 31-ene-21 | 17,32% | 1,94% | 1,943% | 12.748.307,00 | 30 | 247.731,24    |              | 9.899.131,62  | 22.647.438,62 |
| 1-feb-21 | 28-feb-21 | 17,54% | 1,97% | 1,965% | 12.748.307,00 | 30 | 250.564,72    |              | 10.149.696,35 | 22.898.003,35 |
| 1-mar-21 | 20-mar-21 | 17,54% | 1,97% | 1,965% | 12.748.307,00 | 20 | 167.043,15    |              | 10.316.739,49 | 23.065.046,49 |
|          |           |        |       |        |               |    | 16.765.861,49 | 6.449.122,00 |               | 23.065.046,49 |

|                                       |               |
|---------------------------------------|---------------|
| SALDO DE CAPITAL                      | 12.748.307,00 |
| SALDO DE INTERESES                    | 10.316.739,49 |
| TOTAL CAPITAL MÁS INTERESES ADEUDADOS | 23.065.046,49 |