# EJECUTIVO DE BANCO DAVIVIENDA S.A. VS. DIEGO ERNEY ALVAREZ - RADICADO 2015-00066-00

Jorge Gonzalez T. <jorgeabogado@une.net.co>

Mié 1/03/2023 11:00 AM

Para: Juzgado Promiscuo Municipal - Antioquia - Pueblorrico <jprmpalprico@cendoj.ramajudicial.gov.co>

Buenos días, en mi condición de mandatario judicial del BANCO DAVIVIENDA S.A., adjunto memorial con la liquidación del crédito.

Señor juez,

JORGE O. GONZÁLEZ TORO.
T.P. No. 65.469 del C.S.J.

Jorge O. González Toro – abogado U. de M. – Estudios en Derecho Tributario y Derecho Inmobiliario – Calle 27 A Sur No. 45 10
Envigado y Calle 51 Nro. 48-53 C. Bolívar-Ant. Tels. Nos. 841.18.17 – Celular 3108325587 E-mail: jorgeabogado@une.net.co

Acompañamiento legal
Abogados.

Medellín, febrero 27 de 2023

Señora
**JUEZA PROMISCUO MUNICIPAL**
Pueblo Rico (Antioquia)
E.S.D.

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|---|---|
| Ref. | **SE ANEXA LIQUIDACION DE CREDITO A ENERO 31 DE 2023** |
| Proceso | **EJECUTIVO SINGULAR DE MINIMA CUANTIA.** |
| Demandante | **BANCO DAVIVIENDA S.A.** |
| Demandado | **DIEGO ERNEY ALVAREZ RESTREPO.** |
| Radicado | **2015-00066-00** |

Obrando como mandatario judicial del **BANCO DAVIVIENDA S.A.**, con el debido respeto anexo la liquidación del crédito con fecha de corte enero 31 de 2023.

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| Capital… | $ 5.243.070 | |
| Intereses de plazo | 86.648 | |
| Intereses de mora. | 10.411.308 | $ 15.741.026 |

Señora Juez, atentamente,

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**JORGE O. GONZALEZ TORO.**
**T.P. No. 65.469 del C.S.J.**
**C.C. No. 70.411.324 de Bolívar-Ant.**

| LIQUIDACIÓN DE CREDITO |
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|---|---|
| **DEMANDANTE:** | BANCO DAVIVIENDA |
| **DEMANDADO:** | DIEGO ERNEY ALVAREZ RESTREPO |
| **RADICADO:** | 2015-00066 |

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

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|---|---|
| **CAPITAL:** | $5.243.070,00 |

| VIGENCIA | | Brio. Cte. | Máxima Autorizada | | TASA | LIQUIDACION | |
|---|---|---|---|---|---|---|---|
| DESDE | HASTA | T. Efectiva | Efectiva Anua | Nominal Men | FINAL | DÍAS | INTERESES |
| 29-jul-15 | 31-jul-15 | 19,26% | 28,89% | 2,14% | 2,14% | 2 | $7.480 |
| 1-ago-15 | 31-ago-15 | 19,26% | 28,89% | 2,14% | 2,14% | 30 | $112.202 |
| 1-sep-15 | 30-sep-15 | 19,26% | 28,89% | 2,14% | 2,14% | 30 | $112.202 |
| 1-oct-15 | 31-oct-15 | 19,33% | 29,00% | 2,14% | 2,14% | 30 | $112.202 |
| 1-nov-15 | 30-nov-15 | 19,33% | 29,00% | 2,14% | 2,14% | 30 | $112.202 |
| 1-dic-15 | 31-dic-15 | 19,33% | 29,00% | 2,14% | 2,14% | 30 | $112.202 |
| 1-ene-16 | 31-ene-16 | 19,68% | 29,52% | 2,18% | 2,18% | 30 | $114.299 |
| 1-feb-16 | 29-feb-16 | 19,68% | 29,52% | 2,18% | 2,18% | 30 | $114.299 |
| 1-mar-16 | 31-mar-16 | 19,68% | 29,52% | 2,18% | 2,18% | 30 | $114.299 |
| 1-abr-16 | 30-abr-16 | 20,54% | 30,81% | 2,26% | 2,26% | 30 | $118.493 |
| 1-may-16 | 31-may-16 | 20,54% | 30,81% | 2,26% | 2,26% | 30 | $118.493 |
| 1-jun-16 | 30-jun-16 | 20,54% | 30,81% | 2,26% | 2,26% | 30 | $118.493 |
| 1-jul-16 | 31-jul-16 | 21,34% | 32,01% | 2,34% | 2,34% | 30 | $122.688 |
| 1-ago-16 | 30-ago-16 | 21,34% | 32,01% | 2,34% | 2,34% | 30 | $122.688 |
| 1-sep-16 | 30-sep-16 | 21,34% | 32,01% | 2,34% | 2,34% | 30 | $122.688 |
| 1-oct-16 | 31-oct-16 | 21,99% | 32,99% | 2,40% | 2,40% | 30 | $125.834 |
| 1-nov-16 | 30-nov-16 | 21,99% | 32,99% | 2,40% | 2,40% | 30 | $125.834 |
| 1-dic-16 | 31-dic-16 | 21,99% | 32,99% | 2,40% | 2,40% | 30 | $125.834 |
| 1-ene-17 | 31-ene-17 | 22,34% | 33,51% | 2,44% | 2,44% | 30 | $127.931 |
| 1-feb-17 | 28-feb-17 | 22,34% | 33,51% | 2,44% | 2,44% | 30 | $127.931 |
| 1-mar-17 | 31-mar-17 | 22,34% | 33,51% | 2,44% | 2,44% | 30 | $127.931 |
| 1-abr-17 | 30-abr-17 | 22,33% | 33,50% | 2,44% | 2,44% | 30 | $127.931 |
| 1-may-17 | 31-may-17 | 22,33% | 33,50% | 2,44% | 2,44% | 30 | $127.931 |
| 1-jun-17 | 30-jun-17 | 22,33% | 33,50% | 2,44% | 2,44% | 30 | $127.931 |
| 1-jul-17 | 31-jul-17 | 21,98% | 32,97% | 2,40% | 2,40% | 30 | $125.834 |
| 1-ago-17 | 31-ago-17 | 21,98% | 32,97% | 2,40% | 2,40% | 30 | $125.834 |
| 1-sep-17 | 30-sep-17 | 21,48% | 32,22% | 2,35% | 2,35% | 30 | $123.212 |
| 1-oct-17 | 31-oct-17 | 21,15% | 31,73% | 2,32% | 2,32% | 30 | $121.639 |
| 1-nov-17 | 30-nov-17 | 20,96% | 31,44% | 2,30% | 2,30% | 30 | $120.591 |
| 1-dic-17 | 31-dic-17 | 20,77% | 31,16% | 2,29% | 2,29% | 30 | $120.066 |
| 1-ene-18 | 31-ene-18 | 20,69% | 31,04% | 2,28% | 2,28% | 30 | $119.542 |
| 1-feb-18 | 28-feb-18 | 21,01% | 31,52% | 2,31% | 2,31% | 30 | $121.115 |
| 1-mar-18 | 31-mar-18 | 20,68% | 31,02% | 2,28% | 2,28% | 30 | $119.542 |
| 1-abr-18 | 30-abr-18 | 20,48% | 30,72% | 2,26% | 2,26% | 30 | $118.493 |
| 1-may-18 | 31-may-18 | 20,44% | 30,66% | 2,25% | 2,25% | 30 | $117.969 |
| 1-jun-18 | 30-jun-18 | 20,28% | 30,42% | 2,24% | 2,24% | 30 | $117.445 |
| 1-jul-18 | 31-jul-18 | 20,03% | 30,05% | 2,21% | 2,21% | 30 | $115.872 |
| 1-ago-18 | 31-ago-18 | 19,94% | 29,91% | 2,20% | 2,20% | 30 | $115.348 |
| 1-sep-18 | 30-sep-18 | 19,81% | 29,72% | 2,19% | 2,19% | 30 | $114.823 |
| 1-oct-18 | 31-oct-18 | 19,63% | 29,45% | 2,17% | 2,17% | 30 | $113.775 |
| 1-nov-18 | 30-nov-18 | 19,49% | 29,24% | 2,16% | 2,16% | 30 | $113.250 |
| 1-dic-18 | 31-dic-18 | 19,40% | 29,10% | 2,15% | 2,15% | 30 | $112.726 |
| 1-ene-19 | 31-ene-19 | 19,16% | 28,74% | 2,13% | 2,13% | 30 | $111.677 |
| 1-feb-19 | 28-feb-19 | 19,70% | 29,55% | 2,18% | 2,18% | 30 | $114.299 |
| 1-mar-19 | 31-mar-19 | 19,37% | 29,06% | 2,15% | 2,15% | 30 | $112.726 |
| 1-abr-19 | 30-abr-19 | 19,32% | 28,98% | 2,14% | 2,14% | 30 | $112.202 |
| 1-may-19 | 31-may-19 | 19,34% | 29,01% | 2,15% | 2,15% | 30 | $112.726 |
| 1-jun-19 | 30-jun-19 | 19,30% | 28,95% | 2,14% | 2,14% | 30 | $112.202 |
| 1-jul-19 | 31-jul-19 | 19,28% | 28,92% | 2,14% | 2,14% | 30 | $112.202 |
| 1-ago-19 | 31-ago-19 | 19,32% | 28,98% | 2,14% | 2,14% | 30 | $112.202 |
| 1-sep-19 | 30-sep-19 | 19,32% | 28,98% | 2,14% | 2,14% | 30 | $112.202 |
| 1-oct-19 | 31-oct-19 | 19,10% | 28,65% | 2,12% | 2,12% | 30 | $111.153 |

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| 1-nov-19 | 30-nov-19 | 19,03% | 28,55% | 2,11% | 2,11% | 30 | $110.629 |
| 1-dic-19 | 31-dic-19 | 18,91% | 28,37% | 2,10% | 2,10% | 30 | $110.104 |
| 1-ene-20 | 31-ene-20 | 18,77% | 28,16% | 2,09% | 2,09% | 30 | $109.580 |
| 1-feb-20 | 29-feb-20 | 19,06% | 28,59% | 2,12% | 2,12% | 30 | $111.153 |
| 1-mar-20 | 31-mar-20 | 18,95% | 28,43% | 2,11% | 2,11% | 30 | $110.629 |
| 1-abr-20 | 30-abr-20 | 18,69% | 28,04% | 2,08% | 2,08% | 30 | $109.056 |
| 1-may-20 | 31-may-20 | 18,19% | 27,29% | 2,03% | 2,03% | 30 | $106.434 |
| 1-jun-20 | 30-jun-20 | 18,12% | 27,18% | 2,02% | 2,02% | 30 | $105.910 |
| 1-jul-20 | 31-jul-20 | 18,12% | 27,18% | 2,02% | 2,02% | 30 | $105.910 |
| 1-ago-20 | 31-ago-20 | 18,29% | 27,44% | 2,04% | 2,04% | 30 | $106.959 |
| 1-sep-20 | 30-sep-20 | 18,35% | 27,53% | 2,05% | 2,05% | 30 | $107.483 |
| 1-oct-20 | 31-oct-20 | 18,09% | 27,14% | 2,02% | 2,02% | 30 | $105.910 |
| 1-nov-20 | 30-nov-20 | 17,84% | 26,76% | 2,00% | 2,00% | 30 | $104.861 |
| 1-dic-20 | 31-dic-20 | 17,46% | 26,19% | 1,96% | 1,96% | 30 | $102.764 |
| 1-ene-21 | 31-ene-21 | 17,32% | 25,98% | 1,94% | 1,94% | 30 | $101.716 |
| 1-feb-21 | 28-feb-21 | 17,54% | 26,31% | 1,97% | 1,97% | 30 | $103.288 |
| 1-mar-21 | 31-mar-21 | 17,41% | 26,12% | 1,95% | 1,95% | 30 | $102.240 |
| 1-abr-21 | 30-abr-21 | 17,31% | 25,97% | 1,94% | 1,94% | 30 | $101.716 |
| 1-may-21 | 31-may-21 | 17,22% | 25,83% | 1,93% | 1,93% | 30 | $101.191 |
| 1-jun-21 | 30-jun-21 | 17,21% | 25,82% | 1,93% | 1,93% | 30 | $101.191 |
| 1-jul-21 | 31-jul-21 | 17,18% | 25,77% | 1,93% | 1,93% | 30 | $101.191 |
| 1-ago-21 | 31-ago-21 | 17,24% | 25,86% | 1,94% | 1,94% | 30 | $101.716 |
| 1-sep-21 | 30-sep-21 | 17,19% | 25,79% | 1,93% | 1,93% | 30 | $101.191 |
| 1-oct-21 | 31-oct-21 | 17,08% | 25,62% | 1,92% | 1,92% | 30 | $100.667 |
| 1-nov-21 | 30-nov-21 | 17,27% | 25,91% | 1,94% | 1,94% | 30 | $101.716 |
| 1-dic-21 | 31-dic-21 | 17,46% | 26,19% | 1,96% | 1,96% | 30 | $102.764 |
| 1-ene-22 | 31-ene-22 | 17,66% | 26,49% | 1,98% | 1,98% | 30 | $103.813 |
| 1-feb-22 | 28-feb-22 | 18,30% | 27,45% | 2,04% | 2,04% | 30 | $106.959 |
| 1-mar-22 | 31-mar-22 | 18,47% | 27,71% | 2,06% | 2,06% | 30 | $108.007 |
| 1-abr-22 | 30-abr-22 | 19,05% | 28,58% | 2,12% | 2,12% | 30 | $111.153 |
| 1-may-22 | 31-may-22 | 19,71% | 29,57% | 2,18% | 2,18% | 30 | $114.299 |
| 1-jun-22 | 30-jun-22 | 20,40% | 30,60% | 2,25% | 2,25% | 30 | $117.969 |
| 1-jul-22 | 31-jul-22 | 21,28% | 31,92% | 2,34% | 2,34% | 30 | $122.688 |
| 1-ago-22 | 31-ago-22 | 22,21% | 33,32% | 2,43% | 2,43% | 30 | $127.407 |
| 1-sep-22 | 30-sep-22 | 23,50% | 35,25% | 2,55% | 2,55% | 30 | $133.698 |
| 1-oct-22 | 31-oct-22 | 24,61% | 36,92% | 2,65% | 2,65% | 30 | $138.941 |
| 1-nov-22 | 30-nov-22 | 25,78% | 38,67% | 2,76% | 2,76% | 30 | $144.709 |
| 1-dic-22 | 31-dic-22 | 27,64% | 41,46% | 2,93% | 2,93% | 30 | $153.622 |
| 1-ene-23 | 31-ene-23 | 28,84% | 43,26% | 3,04% | 3,04% | 30 | $159.389 |

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| **TOTAL INTERES DE MORA** | 2702 | $ 10.411.308 |
| **INTERES DE PLAZO** | | $ 86.648 |
| **CAPITAL** | | $ 5.243.070 |
| **TOTAL OBLIGACIÓN** | | $ 15.741.026 |