

**EJECUTIVO DE BANCO DAVIVIENDA S.A. Vs. LEÓN JAIRO FRANCO Z. - RADICADO  
2016-00035-00**

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

Jue 13/04/2023 2:05 PM

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

 1 archivos adjuntos (152 KB)

MEMORIAL PARA RADICAR EN JUZGADO.pdf;

Buenas tardes, en mi condición de mandatario judicial del BANCO DAVIVIENDA S.A., adjunto memorial con la liquidación del crédito, con el objeto de cumplir el requerimiento exigido por el despacho.

Señora juez, atentamente,

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



Acompañamiento legal  
Abogados.

Medellín, abril 13 de 2023.

Señora  
**JUEZA PROMISCOU MUNICIPAL.**  
Pueblo Rico (Ant.)  
E.S.D.

|            |                                                               |
|------------|---------------------------------------------------------------|
| Ref.       | <b>SE ANEXA LIQUIDACION DEL CREDITO A FEBRERO 28 DE 2023.</b> |
| Proceso    | <b>EJECUTIVO.</b>                                             |
| Demandante | <b>BANCO DAVIVIENDA S.A..</b>                                 |
| Demandado  | <b>LEON JAIRÓ FRANCO ZAPATA.</b>                              |
| Radicado   | <b>2016-00035-00</b>                                          |

Obrando como mandatario judicial del **BANCO DAVIVIENDA S.A.**, me permito adjuntar la liquidación del crédito con fecha de corte febrero 28 de 2023.

|                      |               |
|----------------------|---------------|
| Capital.....         | \$ 19.581.870 |
| Intereses de plazo.. | 2.234.291     |
| Intereses de mora... | 33.915.152.14 |

|                      |                         |
|----------------------|-------------------------|
| Saldo obligación.... | <b>\$ 55.731.313-14</b> |
|----------------------|-------------------------|

Señora jueza, atentamente,

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

**LIQUIDACION CREDITO 2016-00035**  
**Dte: Davivenda - Ddo: Leon Jairo Franco Zapata**  
 Once (11) de Abril de dos mil veintitrés (2023)

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

**CAPITAL:** \$19.581.870,00

| VIGENCIA  |           | Brio. Cte.<br>T. Efectiva | Máxima Autorizada     |                    | TASA<br>FINAL | LIQUIDACION |        |            |
|-----------|-----------|---------------------------|-----------------------|--------------------|---------------|-------------|--------|------------|
| DESDE     | HASTA     |                           | Efectiva<br>Anual 1.5 | Nominal<br>Mensual |               | DÍAS        | ABONOS | INTERESES  |
| 28-oct-15 | 31-oct-15 | 19,33%                    | 29,00%                | 2,14%              | 2,14%         | 3           |        | 41.990,65  |
| 1-nov-15  | 30-nov-15 | 19,33%                    | 29,00%                | 2,14%              | 2,14%         | 30          |        | 419.906,47 |
| 1-dic-15  | 31-dic-15 | 19,33%                    | 29,00%                | 2,14%              | 2,14%         | 30          |        | 419.906,47 |
| 1-ene-16  | 31-ene-16 | 19,68%                    | 29,52%                | 2,18%              | 2,18%         | 30          |        | 426.677,66 |
| 1-feb-16  | 29-feb-16 | 19,68%                    | 29,52%                | 2,18%              | 2,18%         | 30          |        | 426.677,66 |
| 1-mar-16  | 31-mar-16 | 19,68%                    | 29,52%                | 2,18%              | 2,18%         | 30          |        | 426.677,66 |
| 1-abr-16  | 30-abr-16 | 20,45%                    | 30,68%                | 2,25%              | 2,25%         | 30          |        | 441.486,15 |
| 1-may-16  | 30-may-16 | 20,45%                    | 30,68%                | 2,25%              | 2,25%         | 30          |        | 441.486,15 |
| 1-jun-16  | 30-jun-16 | 20,45%                    | 30,68%                | 2,25%              | 2,25%         | 30          |        | 441.486,15 |
| 1-jul-16  | 31-jul-16 | 21,34%                    | 32,01%                | 2,34%              | 2,34%         | 30          |        | 458.453,71 |
| 1-ago-16  | 31-ago-16 | 21,34%                    | 32,01%                | 2,34%              | 2,34%         | 30          |        | 458.453,71 |
| 1-sep-16  | 30-sep-16 | 21,34%                    | 32,01%                | 2,34%              | 2,34%         | 30          |        | 458.453,71 |
| 1-oct-16  | 31-oct-16 | 21,99%                    | 32,99%                | 2,40%              | 2,40%         | 30          |        | 470.746,64 |
| 1-nov-16  | 30-nov-16 | 21,99%                    | 32,99%                | 2,40%              | 2,40%         | 30          |        | 470.746,64 |
| 1-dic-16  | 31-dic-16 | 21,99%                    | 32,99%                | 2,40%              | 2,40%         | 30          |        | 470.746,64 |
| 1-ene-17  | 31-ene-17 | 22,34%                    | 33,51%                | 2,44%              | 2,44%         | 30          |        | 477.331,73 |
| 1-feb-17  | 28-feb-17 | 22,34%                    | 33,51%                | 2,44%              | 2,44%         | 30          |        | 477.331,73 |
| 1-mar-17  | 30-mar-17 | 22,34%                    | 33,51%                | 2,44%              | 2,44%         | 30          |        | 477.331,73 |
| 1-abr-17  | 30-abr-17 | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30          |        | 477.143,92 |
| 1-may-17  | 31-may-17 | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30          |        | 477.143,92 |
| 1-jun-17  | 30-jun-17 | 22,33%                    | 33,50%                | 2,44%              | 2,44%         | 30          |        | 477.143,92 |
| 1-jul-17  | 31-jul-17 | 21,98%                    | 32,97%                | 2,40%              | 2,40%         | 30          |        | 470.558,14 |

|           |           |        |        |       |       |    |               |               |
|-----------|-----------|--------|--------|-------|-------|----|---------------|---------------|
| 1-ago-17  | 31-ago-17 | 21,98% | 32,97% | 2,40% | 2,40% | 30 |               | 470.558,14    |
| 1-sep-17  | 30-sep-17 | 21,98% | 32,97% | 2,40% | 2,40% | 30 |               | 470.558,14    |
| 1-oct-17  | 31-oct-17 | 21,98% | 32,97% | 2,40% | 2,40% | 30 |               | 470.558,14    |
| 1-nov-17  | 30-nov-17 | 21,98% | 32,97% | 2,40% | 2,40% | 30 |               | 470.558,14    |
| 1-dic-17  | 31-dic-17 | 20,77% | 31,16% | 2,29% | 2,29% | 30 |               | 447.605,06    |
| 1-ene-18  | 31-ene-18 | 20,69% | 31,04% | 2,28% | 2,28% | 30 |               | 446.077,26    |
| 1-feb-18  | 28-feb-18 | 21,01% | 31,52% | 2,31% | 2,31% | 30 |               | 452.180,79    |
| 1-mar-18  | 31-mar-18 | 20,68% | 31,02% | 2,28% | 2,28% | 30 |               | 445.886,20    |
| 1-abr-18  | 30-abr-18 | 20,48% | 30,72% | 2,26% | 2,26% | 30 |               | 442.060,67    |
| 1-may-18  | 31-may-18 | 20,44% | 30,66% | 2,25% | 2,25% | 30 |               | 441.294,60    |
| 1-jun-18  | 30-jun-18 | 20,28% | 30,42% | 2,24% | 2,24% | 30 |               | 438.227,09    |
| 1-jul-18  | 31-jul-18 | 20,03% | 30,05% | 2,21% | 2,21% | 30 |               | 433.423,73    |
| 1-ago-18  | 31-ago-18 | 19,94% | 29,91% | 2,20% | 2,20% | 30 |               | 431.691,42    |
| 1-sep-18  | 30-sep-18 | 19,81% | 29,72% | 2,19% | 2,19% | 30 |               | 429.186,26    |
| 1-oct-18  | 9-oct-18  | 19,63% | 29,45% | 2,17% | 2,17% | 9  |               | 127.713,57    |
|           |           |        |        |       |       |    |               | 16.025.460,38 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 15.718.319,38 |
| 10-oct-18 | 31-oct-18 | 19,63% | 29,45% | 2,17% | 2,17% | 21 |               | 297.998,32    |
| 1-nov-18  | 15-nov-18 | 19,49% | 29,24% | 2,16% | 2,16% | 15 |               | 211.502,50    |
|           |           |        |        |       |       |    |               | 16.227.820,20 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 15.920.679,20 |
| 16-nov-18 | 30-nov-18 | 19,49% | 29,24% | 2,16% | 2,16% | 15 |               | 211.502,50    |
| 1-dic-18  | 22-dic-18 | 19,40% | 29,10% | 2,15% | 2,15% | 22 |               | 308.926,00    |
|           |           |        |        |       |       |    |               | 16.441.107,70 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 16.133.966,70 |
| 23-dic-18 | 31-dic-18 | 19,40% | 29,10% | 2,15% | 2,15% | 8  |               | 112.336,73    |
| 1-ene-19  | 31-ene-19 | 19,16% | 28,74% | 2,13% | 2,13% | 30 |               | 416.608,48    |
| 1-feb-19  | 28-feb-19 | 19,70% | 29,55% | 2,18% | 2,18% | 30 |               | 427.063,82    |
| 1-mar-19  | 20-mar-19 | 19,37% | 29,06% | 2,15% | 2,15% | 20 |               | 280.454,40    |
|           |           |        |        |       |       |    |               | 17.370.430,13 |
|           |           |        |        |       |       |    | \$ 921.423,00 | 16.449.007,13 |
| 21-mar-19 | 31-mar-19 | 19,37% | 29,06% | 2,15% | 2,15% | 10 |               | 140.227,20    |
| 1-abr-19  | 13-abr-19 | 19,32% | 28,98% | 2,14% | 2,14% | 13 |               | 181.875,47    |
|           |           |        |        |       |       |    |               | 16.771.109,80 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 16.463.968,80 |
| 14-abr-19 | 30-abr-19 | 19,32% | 28,98% | 2,14% | 2,14% | 17 |               | 237.837,16    |
| 1-may-19  | 21-may-19 | 19,34% | 29,01% | 2,15% | 2,15% | 21 |               | 294.070,20    |
|           |           |        |        |       |       |    |               | 16.995.876,15 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 16.688.735,15 |
| 22-may-19 | 31-may-19 | 19,34% | 29,01% | 2,15% | 2,15% | 9  |               | 126.030,08    |
| 1-jun-19  | 8-jun-19  | 19,30% | 28,95% | 2,14% | 2,14% | 8  |               | 111.819,97    |
|           |           |        |        |       |       |    |               | 16.926.585,21 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 16.619.444,21 |
| 9-jun-19  | 30-jun-19 | 19,30% | 28,95% | 2,14% | 2,14% | 22 |               | 307.504,93    |
| 1-jul-19  | 10-jul-19 | 19,28% | 28,92% | 2,14% | 2,14% | 10 |               | 139.645,70    |
|           |           |        |        |       |       |    |               | 17.066.594,84 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 16.759.453,84 |

|           |           |        |        |       |       |    |               |               |
|-----------|-----------|--------|--------|-------|-------|----|---------------|---------------|
| 11-jul-19 | 31-jul-19 | 19,28% | 28,92% | 2,14% | 2,14% | 20 |               | 279.291,40    |
| 1-ago-19  | 30-ago-19 | 19,32% | 28,98% | 2,14% | 2,14% | 30 |               | 419.712,63    |
| 1-sep-19  | 12-sep-19 | 19,32% | 28,98% | 2,14% | 2,14% | 12 |               | 167.885,05    |
|           |           |        |        |       |       |    |               | 17.626.342,92 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 17.319.201,92 |
| 13-sep-19 | 30-sep-19 | 19,32% | 28,98% | 2,14% | 2,14% | 18 |               | 251.827,58    |
| 1-oct-19  | 16-oct-19 | 19,10% | 28,65% | 2,12% | 2,12% | 16 |               | 221.569,63    |
|           |           |        |        |       |       |    |               | 17.792.599,14 |
|           |           |        |        |       |       |    | \$ 614.282,00 | 17.178.317,14 |
| 17-oct-19 | 31-oct-19 | 19,10% | 28,65% | 2,12% | 2,12% | 14 |               | 193.873,43    |
| 1-nov-19  | 22-nov-19 | 19,03% | 28,55% | 2,11% | 2,11% | 22 |               | 303.660,47    |
|           |           |        |        |       |       |    |               | 17.675.851,03 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 17.368.710,03 |
| 23-nov-19 | 30-nov-19 | 19,03% | 28,55% | 2,11% | 2,11% | 8  |               | 110.421,99    |
| 1-dic-19  | 14-dic-19 | 18,91% | 28,37% | 2,10% | 2,10% | 14 |               | 192.148,89    |
|           |           |        |        |       |       |    |               | 17.671.280,91 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 17.364.139,91 |
| 15-dic-19 | 31-dic-19 | 18,91% | 28,37% | 2,10% | 2,10% | 16 |               | 219.598,73    |
| 1-ene-20  | 18-ene-20 | 18,77% | 28,16% | 2,09% | 2,09% | 18 |               | 245.411,90    |
|           |           |        |        |       |       |    |               | 17.829.150,54 |
|           |           |        |        |       |       |    | \$ 307.141,00 | 17.522.009,54 |
| 19-ene-20 | 31-ene-20 | 18,77% | 28,16% | 2,09% | 2,09% | 12 |               | 163.607,94    |
| 1-feb-20  | 1-feb-20  | 19,06% | 28,59% | 2,12% | 2,12% | 1  |               | 13.822,19     |
|           |           |        |        |       |       |    |               | 17.699.439,66 |
|           |           |        |        |       |       |    | 307.141,00    | 17.392.298,66 |
| 2-feb-20  | 29-feb-20 | 19,06% | 28,59% | 2,12% | 2,12% | 29 |               | 400.843,51    |
| 1-mar-20  | 31-mar-20 | 18,95% | 28,43% | 2,11% | 2,11% | 30 |               | 412.526,23    |
| 1-abr-20  | 30-abr-20 | 18,69% | 28,04% | 2,08% | 2,08% | 30 |               | 407.459,27    |
| 1-may-20  | 31-may-20 | 18,19% | 27,29% | 2,03% | 2,03% | 30 |               | 397.675,23    |
| 1-jun-20  | 30-jun-20 | 18,12% | 27,18% | 2,02% | 2,02% | 30 |               | 396.301,25    |
| 1-jul-20  | 31-jul-20 | 18,12% | 27,18% | 2,02% | 2,02% | 30 |               | 396.301,25    |
| 1-ago-20  | 30-ago-20 | 18,29% | 27,44% | 2,04% | 2,04% | 30 |               | 399.636,26    |
| 1-sep-20  | 30-sep-20 | 18,35% | 27,53% | 2,05% | 2,05% | 30 |               | 400.811,86    |
| 1-oct-20  | 31-oct-20 | 18,09% | 27,14% | 2,02% | 2,02% | 30 |               | 395.712,08    |
| 1-nov-20  | 30-nov-20 | 17,84% | 26,76% | 2,00% | 2,00% | 30 |               | 390.794,90    |
| 1-dic-20  | 31-dic-20 | 17,45% | 26,18% | 1,96% | 1,96% | 30 |               | 383.097,42    |
| 1-ene-21  | 31-ene-21 | 17,32% | 25,98% | 1,94% | 1,94% | 30 |               | 380.524,32    |
| 1-feb-21  | 28-feb-21 | 17,54% | 26,31% | 1,97% | 1,97% | 30 |               | 384.876,66    |
| 1-mar-21  | 31-mar-21 | 17,41% | 26,12% | 1,95% | 1,95% | 30 |               | 382.306,09    |
| 1-abr-21  | 30-abr-21 | 17,31% | 25,97% | 1,94% | 1,94% | 30 |               | 380.326,24    |
| 1-may-21  | 31-may-21 | 17,22% | 25,83% | 1,93% | 1,93% | 30 |               | 378.542,53    |
| 1-jun-21  | 30-jun-21 | 17,21% | 25,82% | 1,93% | 1,93% | 30 |               | 378.344,23    |
| 1-jul-21  | 30-jul-21 | 17,18% | 25,77% | 1,93% | 1,93% | 30 |               | 377.749,21    |
| 1-ago-21  | 31-ago-21 | 17,24% | 25,86% | 1,94% | 1,94% | 30 |               | 378.939,06    |
| 1-sep-21  | 30-sep-21 | 17,19% | 25,79% | 1,93% | 1,93% | 30 |               | 377.947,57    |
| 1-oct-21  | 31-oct-21 | 17,08% | 25,62% | 1,92% | 1,92% | 30 |               | 375.764,38    |
| 1-nov-21  | 30-nov-21 | 17,27% | 25,91% | 1,94% | 1,94% | 30 |               | 379.533,70    |

|          |           |        |                            |       |       |      |                     |                      |
|----------|-----------|--------|----------------------------|-------|-------|------|---------------------|----------------------|
| 1-dic-21 | 31-dic-21 | 17,46% | 26,19%                     | 1,96% | 1,96% | 30   |                     | 383.295,20           |
| 1-ene-22 | 31-ene-22 | 17,66% | 26,49%                     | 1,98% | 1,98% | 30   |                     | 387.246,27           |
| 1-feb-22 | 28-feb-22 | 18,30% | 27,45%                     | 2,04% | 2,04% | 30   |                     | 399.832,24           |
| 1-mar-22 | 31-mar-22 | 18,47% | 27,71%                     | 2,06% | 2,06% | 30   |                     | 403.160,78           |
| 1-abr-22 | 30-abr-22 | 19,05% | 28,58%                     | 2,12% | 2,12% | 30   |                     | 414.471,30           |
| 1-may-22 | 31-may-22 | 19,71% | 29,57%                     | 2,18% | 2,46% | 30   |                     | 482.448,32           |
| 1-jun-22 | 30-jun-22 | 20,40% | 30,60%                     | 2,25% | 2,55% | 30   |                     | 499.337,69           |
| 1-jul-22 | 30-jul-22 | 21,28% | 31,92%                     | 2,34% | 2,66% | 30   |                     | 520.877,74           |
| 1-ago-22 | 31-ago-22 | 22,22% | 33,33%                     | 2,43% | 2,78% | 30   |                     | 543.886,44           |
| 1-sep-22 | 30-sep-22 | 23,50% | 35,25%                     | 2,55% | 2,94% | 30   |                     | 575.217,43           |
| 1-oct-22 | 31-oct-22 | 24,61% | 36,92%                     | 2,65% | 3,08% | 30   |                     | 602.387,28           |
| 1-nov-22 | 30-nov-22 | 25,78% | 38,67%                     | 2,76% | 3,22% | 30   |                     | 631.025,76           |
| 1-dic-22 | 31-dic-22 | 27,64% | 41,46%                     | 2,93% | 3,46% | 30   |                     | 676.553,61           |
| 1-ene-23 | 31-ene-23 | 28,84% | 43,26%                     | 3,04% | 3,61% | 30   |                     | 705.926,41           |
| 1-feb-23 | 28-feb-23 | 30,28% | 45,42%                     | 3,17% | 3,79% | 30   |                     | 741.173,78           |
|          |           |        |                            |       |       | 2643 |                     | 33.915.152,14        |
|          |           |        | <b>TOTAL INTERESES</b>     |       |       |      |                     | <b>33.915.152,14</b> |
|          |           |        | <b>TOTAL INTERES PLAZO</b> |       |       |      |                     | <b>2.234.291,00</b>  |
|          |           |        | <b>TOTAL ABONOS</b>        |       |       |      | <b>5.221.397,00</b> |                      |
|          |           |        |                            |       |       |      |                     |                      |
|          |           |        | <b>Capital</b>             |       |       |      |                     | 19.581.870,00        |

**TOTAL: CAPITAL + INTERESES MORA**

**\$55.731.313,14**