

Señores:  
**JUZGADO PRIMERO DE PEQUEÑAS CAUSAS Y COMPETENCIAS MULTIPLES**  
**BUCARAMANGA**  
**E.                S.                D.**

**REFERENCIA:**                PROCESO EJECUTIVO DE MÍNIMA CUANTÍA  
**DEMANDANTE:**            BAGUER S.A.S.  
**DEMANDADO:**              **SARAY CLAVIJO PABON**  
**RADICADO:**                 **2020-079**

**ASUNTO:**                    LIQUIDACION DEL CREDITO

**ESTEFANY CRISTINA TORRES BARAJAS**, mayor de edad y vecina de la ciudad de Bucaramanga, identificada con la cédula de ciudadanía N.º 1’098.737.840 expedida en Bucaramanga, abogada en ejercicio de la profesión, portadora de la tarjeta profesional N.º 302.207 del C. S. de la J., actuando como apoderada judicial de la sociedad comercial denominada BAGUER S.A.S, identificada con NIT. 804.006.601-0, parte demandante dentro del asunto de la referencia.

Por medio del presente escrito me permito allegar Liquidación del Crédito para su debido trámite.

| CAPITAL    | FECHA DE INICIO | FECHA DE FIN | No. DIAS | INTERES ANUAL EFECTIVA | INTERES MORA ANUAL | INTERES ANUAL NOMINAL | INTERES MENSUAL | TOTAL     | INT. ACUMULADO |
|------------|-----------------|--------------|----------|------------------------|--------------------|-----------------------|-----------------|-----------|----------------|
| \$ 530,504 | 19-Apr-18       | 30-Apr-18    | 12       | 20.48%                 | 30.72%             | 27.09%                | 2.26%           | \$ 4,796  | \$ 4,796       |
| \$ 530,504 | 1-May-18        | 30-May-18    | 30       | 20.44%                 | 30.66%             | 27.04%                | 2.25%           | \$ 11,936 | \$ 16,732      |
| \$ 530,504 | 1-Jun-18        | 30-Jun-18    | 30       | 20.28%                 | 30.42%             | 26.86%                | 2.24%           | \$ 11,883 | \$ 28,615      |
| \$ 530,504 | 1-Jul-18        | 30-Jul-18    | 30       | 20.03%                 | 30.05%             | 26.56%                | 2.21%           | \$ 11,724 | \$ 40,339      |
| \$ 530,504 | 1-Aug-18        | 30-Aug-18    | 30       | 19.94%                 | 29.91%             | 26.45%                | 2.20%           | \$ 11,671 | \$ 52,010      |
| \$ 530,504 | 1-Sep-18        | 30-Sep-18    | 30       | 19.81%                 | 29.72%             | 26.30%                | 2.19%           | \$ 11,618 | \$ 63,628      |
| \$ 530,504 | 1-Oct-18        | 30-Oct-18    | 30       | 19.63%                 | 29.45%             | 26.09%                | 2.17%           | \$ 11,512 | \$ 75,140      |
| \$ 530,504 | 1-Nov-18        | 30-Nov-18    | 30       | 19.49%                 | 29.24%             | 25.92%                | 2.16%           | \$ 11,459 | \$ 86,599      |
| \$ 530,504 | 1-Dec-18        | 30-Dec-18    | 30       | 19.40%                 | 29.10%             | 25.82%                | 2.15%           | \$ 11,406 | \$ 98,005      |
| \$ 530,504 | 1-Jan-19        | 30-Jan-19    | 30       | 19.16%                 | 28.74%             | 25.53%                | 2.13%           | \$ 11,300 | \$ 109,305     |
| \$ 530,504 | 1-Feb-19        | 28-Feb-19    | 28       | 19.70%                 | 29.55%             | 26.17%                | 2.18%           | \$ 10,794 | \$ 120,099     |
| \$ 530,504 | 1-Mar-19        | 30-Mar-19    | 30       | 19.37%                 | 29.06%             | 25.78%                | 2.15%           | \$ 11,406 | \$ 131,505     |
| \$ 530,504 | 1-Apr-19        | 30-Apr-19    | 30       | 19.32%                 | 28.98%             | 25.72%                | 2.14%           | \$ 11,353 | \$ 142,858     |
| \$ 530,504 | 1-May-19        | 30-May-19    | 30       | 19.34%                 | 29.01%             | 25.74%                | 2.15%           | \$ 11,406 | \$ 154,264     |
| \$ 530,504 | 1-Jun-19        | 30-Jun-19    | 30       | 19.30%                 | 28.95%             | 25.70%                | 2.14%           | \$ 11,353 | \$ 165,617     |
| \$ 530,504 | 1-Jul-19        | 30-Jul-19    | 30       | 19.28%                 | 28.92%             | 25.67%                | 2.14%           | \$ 11,353 | \$ 176,970     |
| \$ 530,504 | 1-Aug-19        | 30-Aug-19    | 30       | 19.32%                 | 28.98%             | 25.72%                | 2.14%           | \$ 11,353 | \$ 188,323     |
| \$ 530,504 | 1-Sep-19        | 30-Sep-19    | 30       | 19.32%                 | 28.98%             | 25.72%                | 2.14%           | \$ 11,353 | \$ 199,676     |
| \$ 530,504 | 1-Oct-19        | 30-Oct-19    | 30       | 19.10%                 | 28.65%             | 25.46%                | 2.12%           | \$ 11,247 | \$ 210,923     |
| \$ 530,504 | 1-Nov-19        | 30-Nov-19    | 30       | 19.03%                 | 28.55%             | 25.38%                | 2.11%           | \$ 11,194 | \$ 222,117     |
| \$ 530,504 | 1-Dec-19        | 30-Dec-19    | 30       | 18.91%                 | 28.37%             | 25.23%                | 2.10%           | \$ 11,141 | \$ 233,258     |
| \$ 530,504 | 1-Jan-20        | 30-Jan-20    | 30       | 18.77%                 | 28.16%             | 25.07%                | 2.09%           | \$ 11,088 | \$ 244,346     |
| \$ 530,504 | 1-Feb-20        | 29-Feb-20    | 29       | 19.06%                 | 28.59%             | 25.41%                | 2.12%           | \$ 10,872 | \$ 255,218     |
| \$ 530,504 | 1-Mar-20        | 30-Mar-20    | 30       | 18.95%                 | 28.43%             | 25.28%                | 2.11%           | \$ 11,194 | \$ 266,412     |
| \$ 530,504 | 1-Apr-20        | 30-Apr-20    | 30       | 18.69%                 | 28.04%             | 24.97%                | 2.08%           | \$ 11,034 | \$ 277,446     |
| \$ 530,504 | 1-May-20        | 30-May-20    | 30       | 18.19%                 | 27.29%             | 24.37%                | 2.03%           | \$ 10,769 | \$ 288,215     |
| \$ 530,504 | 1-Jun-20        | 30-Jun-20    | 30       | 18.12%                 | 27.18%             | 24.29%                | 2.02%           | \$ 10,716 | \$ 298,931     |
| \$ 530,504 | 1-Jul-20        | 30-Jul-20    | 30       | 18.12%                 | 27.18%             | 24.29%                | 2.02%           | \$ 10,716 | \$ 309,647     |
| \$ 530,504 | 1-Aug-20        | 30-Aug-20    | 30       | 18.29%                 | 27.44%             | 24.49%                | 2.04%           | \$ 10,822 | \$ 320,469     |
| \$ 530,504 | 1-Sep-20        | 30-Sep-20    | 30       | 18.29%                 | 27.44%             | 24.49%                | 2.04%           | \$ 10,822 | \$ 331,291     |
| \$ 530,504 | 1-Oct-20        | 30-Oct-20    | 30       | 18.06%                 | 27.09%             | 24.21%                | 2.02%           | \$ 10,716 | \$ 342,007     |

|                                      |         |          |           |    |        |        |        |       |    |        |    |           |
|--------------------------------------|---------|----------|-----------|----|--------|--------|--------|-------|----|--------|----|-----------|
| \$                                   | 530,504 | 1-Nov-20 | 30-Nov-20 | 30 | 17.84% | 26.76% | 23.95% | 2.00% | \$ | 10,610 | \$ | 352,617   |
| \$                                   | 530,504 | 1-Dec-20 | 30-Dec-20 | 30 | 17.46% | 26.19% | 23.49% | 1.96% | \$ | 10,398 | \$ | 363,015   |
| \$                                   | 530,504 | 1-Jan-21 | 30-Jan-21 | 30 | 17.32% | 25.98% | 23.32% | 1.94% | \$ | 10,292 | \$ | 373,307   |
| \$                                   | 530,504 | 1-Feb-21 | 28-Feb-21 | 28 | 17.54% | 26.31% | 23.59% | 1.97% | \$ | 9,754  | \$ | 383,061   |
| \$                                   | 530,504 | 1-Mar-21 | 30-Mar-21 | 30 | 17.41% | 26.12% | 23.43% | 1.95% | \$ | 10,345 | \$ | 393,406   |
| \$                                   | 530,504 | 1-Apr-21 | 30-Apr-21 | 30 | 17.31% | 25.97% | 23.31% | 1.94% | \$ | 10,292 | \$ | 403,698   |
| \$                                   | 530,504 | 1-May-21 | 30-May-21 | 30 | 17.22% | 25.83% | 23.20% | 1.93% | \$ | 10,239 | \$ | 413,937   |
| \$                                   | 530,504 | 1-Jun-21 | 30-Jun-21 | 30 | 17.21% | 25.82% | 23.19% | 1.93% | \$ | 10,239 | \$ | 424,176   |
| \$                                   | 530,504 | 1-Jul-21 | 30-Jul-21 | 30 | 17.18% | 25.77% | 23.15% | 1.93% | \$ | 10,239 | \$ | 434,415   |
| \$                                   | 530,504 | 1-Aug-21 | 30-Aug-21 | 30 | 17.24% | 25.86% | 23.22% | 1.94% | \$ | 10,292 | \$ | 444,707   |
| \$                                   | 530,504 | 1-Sep-21 | 30-Sep-21 | 30 | 17.19% | 25.79% | 23.16% | 1.93% | \$ | 10,239 | \$ | 454,946   |
| \$                                   | 530,504 | 1-Oct-21 | 30-Oct-21 | 30 | 17.08% | 25.62% | 23.03% | 1.92% | \$ | 10,186 | \$ | 465,132   |
| \$                                   | 530,504 | 1-Nov-21 | 30-Nov-21 | 30 | 17.27% | 25.91% | 23.26% | 1.94% | \$ | 10,292 | \$ | 475,424   |
| \$                                   | 530,504 | 1-Dec-21 | 30-Dec-21 | 30 | 17.46% | 26.19% | 23.49% | 1.96% | \$ | 10,398 | \$ | 485,822   |
| INTERESES                            |         |          |           |    |        |        |        |       |    |        | \$ | 485,822   |
| CAPITAL                              |         |          |           |    |        |        |        |       |    |        | \$ | 530,504   |
| COSTAS PROCESALES                    |         |          |           |    |        |        |        |       |    |        | \$ | 26,525    |
| TOTAL OBLIGACION A 30 DICIEMBRE 2021 |         |          |           |    |        |        |        |       |    |        | \$ | 1,042,851 |

Sírvase proceder de conformidad

Cordialmente,



**ESTEFANY CRISTINA TORRES BARAJAS**  
**C.C 1’098.737.840 expedida en Bucaramanga**  
**T.P 302.207 del C.S. de la Judicatura**

**RE: RADICO MEMORIAL BAGUER SAS RAD.2020-79**

Juzgado 01 Pequeñas Causas Competencia Múltiple - Santander - Bucaramanga

<j01peqcacmbuc@cendoj.ramajudicial.gov.co>

Mar 11/01/2022 9:55 AM

Para: profesionaljuridico3@baguer.com.co <profesionaljuridico3@baguer.com.co>

Buenos días

Acusamos recibido de su memorial hoy, 11 de enero del 2022 siendo las 09:12 a.m.

Cordialmente,

EDWIN RODRIGO PARDO MARCONI

Secretario Juzgado Primero de Pequeñas Causas y Competencia Múltiple de Bucaramanga



Rama Judicial  
Consejo Superior de la Judicatura  
República de Colombia

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**De:** profesionaljuridico3@baguer.com.co <profesionaljuridico3@baguer.com.co>

**Enviado:** martes, 11 de enero de 2022 9:12 a. m.

**Para:** Juzgado 01 Pequeñas Causas Competencia Múltiple - Santander - Bucaramanga

<j01peqcacmbuc@cendoj.ramajudicial.gov.co>

**Asunto:** RADICO MEMORIAL BAGUER SAS RAD.2020-79

Buen día,

Por medio del presente me permito adjuntar el respectivo MEMORIAL, para su trámite correspondiente,

Quedo atenta a cualquier requerimiento

Cordial saludo,

ESTEFANY TORRES

Apoderada BAGUER SAS

CC 1098737840

TP 302.207