SEÑOR

JUZGADO PROMISCUO MUNICIPAL DE RIONEGRO
E.S.D.

ASUNTO: LIQUIDACION DE CREDITO
RADICADO: 2019-196
DEMANDANTE: BANCO AGRARIO DE COLOMBIA S.A (NIT: 800.037.800-8), Representado Legalmente por William Maldonado Delgado
DEMANDADO: OSCAR CALA DÍAZ

FARID TOBIAS DUARTE GARCÍA, mayor de edad, identificado con Cédula de Ciudadanía No. 1.098.819.589 de Bucaramanga, miembro activo del Consultorio Jurídico de la Universidad Santo Tomás, portador de la Credencial Universitaria No. 2161204, en mi calidad de apoderado del demandado, el señor **OSCAR CALA DÍAZ,** mayor de edad, vecino del municipio de Rionegro, identificado con Cédula de Ciudadanía No. 91.467.935 de Rionegro- Santander, según poder debidamente otorgado, muy respetuosamente me permito presentar **LIQUIDACION DE CREDITO :**

LIQUIDACIÓN DE CREDITO PAGARE N°1										
CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
$ 3.999.112	22-oct-18	31-oct-18	9	19,63%	29,00%	25,74%	2,14%	$25.674		$25.674
$ 3.999.112	01-nov-18	30-nov-18	30	19,49%	29,24%	25,92%	2,16%	$86.381		$112.055
$ 3.999.112	01-dic-18	31-dic-18	30	19,40%	29,10%	25,82%	2,15%	$85.981		$198.036
$ 3.999.112	01-ene-19	31-ene-19	30	19,16%	28,74%	25,53%	2,13%	$85.181		$283.217
$ 3.999.112	01-feb-19	28-feb-19	28	19,70%	29,55%	26,17%	2,18%	$81.369		$364.586
$ 3.999.112	01-mar-19	31-mar-19	30	19,37%	29,06%	25,78%	2,15%	$85.981		$450.567
$ 3.999.112	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	$85.581		$536.148
$ 3.999.112	01-may-19	31-may-19	30	19,34%	29,01%	25,74%	2,15%	$85.981		$622.129
$ 3.999.112	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	$85.581		$707.710
$ 3.999.112	01-jul-19	31-jul-19	30	19,28%	28,92%	25,67%	2,14%	$85.581		$793.291
$ 3.999.112	01-ago-19	31-ago-19	30	19,32%	28,98%	25,72%	2,14%	$85.581		$878.872
$ 3.999.112	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	$85.581		$964.453
$ 3.999.112	01-oct-19	31-oct-19	30	19,10%	28,65%	25,46%	2,12%	$84.781		$1.049.234
$ 3.999.112	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	$84.381		$1.133.615
$ 3.999.112	01-dic-19	31-dic-19	30	18,91%	28,37%	25,23%	2,10%	$83.981		$1.217.596
$ 3.999.112	01-ene-20	31-ene-20	30	18,77%	28,16%	25,07%	2,09%	$83.581		$1.301.177
$ 3.999.112	01-feb-20	29-feb-20	29	19,06%	28,59%	25,41%	2,12%	$81.955		$1.383.132
$ 3.999.112	01-mar-20	31-mar-20	30	19,06%	28,59%	25,41%	2,12%	$84.781		$1.467.913
$ 3.999.112	01-abr-20	30-abr-20	30	18,95%	28,43%	25,28%	2,11%	$84.381		$1.552.294
$ 3.999.112	01-may-20	31-may-20	30	18,69%	28,04%	24,97%	2,08%	$83.182	$0	$1.635.476
$ 3.999.112	01-jun-20	30-jun-20	30	18,19%	27,29%	24,37%	2,03%	$81.182	$0	$1.716.658
$ 3.999.112	01-jul-20	31-jul-20	30	18,12%	27,18%	24,29%	2,02%	$80.782	$0	$1.797.440
$ 3.999.112	01-ago-20	31-ago-20	30	18,29%	27,44%	24,49%	2,04%	$81.582	$0	$1.879.022
$ 3.999.112	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$81.982	$0	$1.961.004
$ 3.999.112	01-oct-20	31-oct-20	30	18,09%	27,14%	24,25%	2,02%	$80.782	$0	$2.041.786
							TOTAL	**$2.041.786**	**$0**	**$2.041.786**
CAPITAL										$3.999.112
INTERESES	**Causado**	**desde el 22**	**de**	**octubre**	**de 2018 hasta**	**31 de octubre**	**de 2020**			**$2.041.786**
TOTAL OBLIGACIÓN										**$6.040.898**

Liquidación de crédito N°2
N° 4481860001144952

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
$ 915.741	22-dic-18	31-dic-18	9	19,40%	29,00%	25,74%	2,14%	$5.879		$5.879
$ 915.741	01-ene-19	31-ene-19	30	19,16%	28,74%	25,53%	2,13%	$19.505		$25.384
$ 915.741	01-feb-19	28-feb-19	27	19,70%	29,55%	26,17%	2,18%	$17.967		$43.351
$ 915.741	01-mar-19	31-mar-19	30	19,37%	29,06%	25,78%	2,15%	$19.688		$63.039
$ 915.741	01-abr-19	30-abr-19	30	19,32%	28,98%	25,72%	2,14%	$19.597		$82.636
$ 915.741	01-may-19	31-may-19	30	19,34%	29,01%	25,74%	2,15%	$19.688		$102.324
$ 915.741	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	$19.597		$121.921
$ 915.741	01-jul-19	31/6/2019	30	19,28%	28,92%	25,67%	2,14%	$19.597		$141.518
$ 915.741	01-ago-19	31-ago-19	30	19,32%	28,98%	25,72%	2,14%	$19.597		$161.115
$ 915.741	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	$19.597		$180.712
$ 915.741	01-oct-19	31-oct-19	30	19,10%	28,65%	25,46%	2,12%	$19.414		$200.126
$ 915.741	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	$19.322		$219.448
$ 915.741	01-dic-19	31-dic-19	30	18,91%	28,37%	25,23%	2,10%	$19.231		$238.679
$ 915.741	01-ene-20	31-ene-20	30	18,77%	28,16%	25,07%	2,09%	$19.139		$257.818
$ 915.741	01-feb-20	29-feb-20	28	19,06%	28,59%	25,41%	2,12%	$18.119		$275.937
$ 915.741	01-mar-20	31-mar-20	30	18,95%	28,43%	25,28%	2,11%	$19.322		$295.259
$ 915.741	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$19.047		$314.306
$ 915.741	01-may-20	31-may-20	30	18,19%	27,29%	24,37%	2,03%	$18.590		$332.896
$ 915.741	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$18.498		$351.394
$ 915.741	01-jul-20	31-jul-20	30	18,12%	27,18%	24,29%	2,02%	$18.498	$0	$369.892
$ 915.741	01-ago-20	31-ago-20	30	18,35%	27,53%	24,56%	2,05%	$18.773	$0	$388.665
$ 915.741	01-sep-20	30-sep-20	30	18,09%	27,14%	24,25%	2,02%	$18.498	$0	$407.163
$ 915.741	01-oct-20	31-oct-20	31	17,84%	26,76%	23,95%	2,00%	$18.925	$0	$426.088
							TOTAL	**$426.088**	**$0**	**$426.088**
CAPITAL										$915.741
INTERESES CAUSADOS DESDE EL 22 DE DICIEMBRE DE 2018 HASTA 31 DE OCTUBRE DE 2020 A LA TASA QUEPARA ESTE										**$426.088**
TOTAL OBLIGACIÓN										**$1.341.829**

LIQUIDACIÓN DE CREDITO PAGARE N°3										
CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
$ 12.000.000	11-sep-19	30-sep-19	19	19,32%	29,00%	25,74%	2,14%	$162.640		$162.640
$ 12.000.000	01-oct-19	31-oct-19	30	19,10%	28,65%	25,46%	2,12%	$254.400		$417.040
$ 12.000.000	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	$253.200		$670.240
$ 12.000.000	01-dic-19	31-dic-19	30	18,91%	28,37%	25,23%	2,10%	$252.000		$922.240
$ 12.000.000	01-ene-20	31-ene-20	30	18,77%	28,16%	25,07%	2,09%	$250.800		$1.173.040
$ 12.000.000	01-feb-20	29-feb-20	28	19,06%	28,59%	25,41%	2,12%	$237.440		$1.410.480
$ 12.000.000	01-mar-20	31-mar-20	30	18,95%	28,43%	25,28%	2,11%	$253.200		$1.663.680
$ 12.000.000	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$249.600		$1.913.280
$ 12.000.000	01-may-20	31-may-20	30	18,19%	27,29%	24,37%	2,03%	$243.600		$2.156.880
$ 12.000.000	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$242.400		$2.399.280
$ 12.000.000	01-jul-20	31-jul-20	30	18,12%	27,18%	24,29%	2,02%	$242.400		$2.641.680
$ 12.000.000	01-ago-20	31-ago-20	30	18,29%	27,44%	24,49%	2,04%	$244.800		$2.886.480
$ 12.000.000	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$246.000		$3.132.480
$ 12.000.000	01-oct-20	31-oct-20	30	18,09%	27,14%	24,25%	2,02%	$242.400		$3.374.880
							TOTAL	**$3.374.880**	**$0**	**$3.374.880**
CAPITAL										$12.000.000
INTERESES										**$3.374.880**
TOTAL OBLIGACIÓNES										**$15.374.880**
			LIQUIDACION ACUMULADA							
PAGARE	**CAPITAL**		**INTERES REMUNERATORIO**			**OTROS CONCEPTOS**			**INTERESES MORATORIOS**	
N°1-060116100005	**$ 3.999.112**			**$ 624.825**		**$ 33.056**			**$2.041.786**	
N°2-4481860001144	**$ 915.741**			**$ 44.720**		**$ -**			**$ 426.088**	
N°3-060116100006886	**$12.000.000**			**$1.240.503**		**$ -**			**$3.374.880**	
SUB TOTAL	**$16.914.853**			**$1.910.048**		**$ 33.056**			**$5.842.754**	
TOTAL										**$24.700.711**

CAPITAL	FECHA DE INICIO	FECHA DE TERMINACION	No. DIAS	INTERES ANUAL EFECTIVA	INTERES MORA ANUAL	INTERES ANUAL NOMINAL	INTERES MENSUAL	TOTAL	ABONOS	INT. ACUMULADO
$4.051.723	12-abr-19	30-abr-19	18	19,32%	29,00%	25,74%	2,14%	$52.024		$52.024
$4.051.723	01-may-19	31-may-19	30	19,34%	29,01%	25,74%	2,15%	$87.112		$139.136
$4.051.723	01-jun-19	30-jun-19	30	19,30%	28,95%	25,70%	2,14%	$86.707		$225.843
$4.051.723	01-jul-19	31-jul-19	30	19,28%	28,92%	25,67%	2,14%	$86.707		$312.550
$4.051.723	01-ago-19	31-ago-19	30	19,32%	28,98%	25,72%	2,14%	$86.707		$399.257
$4.051.723	01-sep-19	30-sep-19	30	19,32%	28,98%	25,72%	2,14%	$86.707		$485.964
$4.051.723	01-oct-19	31-oct-19	30	19,10%	28,65%	25,46%	2,12%	$85.897		$571.861
$4.051.723	01-nov-19	30-nov-19	30	19,03%	28,55%	25,38%	2,11%	$85.491		$657.352
$4.051.723	01-dic-19	31-dic-19	30	18,91%	28,37%	25,23%	2,10%	$85.086		$742.438
$4.051.723	01-ene-20	31-ene-20	30	18,77%	28,16%	25,07%	2,09%	$84.681		$827.119
$4.051.723	01-feb-20	29-feb-20	28	19,06%	28,59%	25,41%	2,12%	$80.170		$907.289
$4.051.723	01-mar-20	31-mar-20	30	18,95%	28,43%	25,28%	2,11%	$85.491		$1.003.261
$4.051.723	01-abr-20	30-abr-20	30	18,69%	28,04%	24,97%	2,08%	$84.276		$1.087.537
$4.051.723	01-may-20	31-may-20	30	18,19%	27,29%	24,37%	2,03%	$82.250		$1.169.787
$4.051.723	01-jun-20	30-jun-20	30	18,12%	27,18%	24,29%	2,02%	$81.845		$1.251.632
$4.051.723	01-jul-20	31-jul-20	30	18,12%	27,18%	24,29%	2,02%	$81.845		$1.333.477
$4.051.723	01-ago-20	31-ago-20	30	18,29%	27,44%	24,49%	2,04%	$82.655		$1.416.132
$4.051.723	01-sep-20	30-sep-20	30	18,35%	27,53%	24,56%	2,05%	$83.060		$1.499.192
$4.051.723	01-oct-20	31-oct-20	30	18,09%	27,14%	24,25%	2,02%	$81.845		$1.581.037
							TOTAL	**$1.581.037**	**$0**	**$1.581.037**

CAPITAL	$4.051.723
INTERESES CAUSADOS DESDE EL 12 DE ARIL DE 2019 HASTA 31 DE OCTUBRE DE 2020 A LA TASA QUEPARA ESTE EFECTO	**$1.581.037**
TOTAL OBLIGACIÓN	**$5.632.760**
LIQUIDACIÓN ACUMULADA	
PAGARE **CAPITAL** **INTERES REMINERATORIO** **OTROS CONCEPTOS**	**RES EN MORA**
N°4- 06646100003911	**$1.581.037**
$4.051.723 **$245.458.00** **$6.519**	
TOTAL : = $5.884.737	**$5.884.737**

NOTIFICACIONES

EL SUSCRITO recibe notificaciones en el Consultorio Jurídico de la Universidad Santo Tomás, Carrera 19 No. 09-22, Bucaramanga, Teléfono: 6985858 Ext. 6798. Dirección electrónica: cj.notificaciones@ustabuca.edu.co, correo institucional farid.duarte@ustabuca.edu.co

Del Señor Juez,

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C.C. N° 1.098.819.589
C.U. 2161204
Miembro Activo del Consultorio Jurídico
Universidad Santo Tomás