

Señor

**JUEZ 9 DE PEQUEÑAS CAUSAS Y COMPETENCIA MULTIPLE DE BOGOTA**

E.

S.

D.

**Referencia:** Ejecutivo Singular de BANCO COMERCIAL AV VILLAS S.A.  
contra JULIO CESAR GONZALEZ BEJARANO

**Expediente:** 2019-1293.-

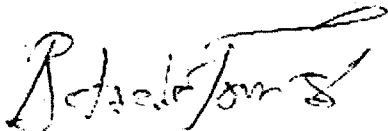
**Asunto:** Liquidación Crédito.-

**BETSABE TORRES PEREZ**, obrando en mi calidad de apoderada de la parte actora dentro del proceso de la referencia y de conformidad con lo dispuesto en el artículo 446 del C. G. del P., procedo a allegar la liquidación del crédito de conformidad con lo ordenado en el mandamiento de pago, en la sentencia y en los términos de ley.

El capital e intereses se liquidan hasta el 27/11/2020.

El capital que se liquida es inferior al pretendido en la demanda y lo ordenado pagar en el mandamiento de pago, porque el deudor tal como obra en el extracto que se anexa efectúo abonos con fecha posterior a la presentación de la demanda, abonos que se encuentran debidamente discriminados en el mencionado extracto.

Cordialmente;



**BETSABE TORRES PEREZ**

**C.C. 51.742.136**

**T.P. 42.213 C.S. de la J.**



## LIQUIDACIÓN CRÉDITOS



|                   |
|-------------------|
| OBLIGACIÓN        |
| FECHA LIQUIDACIÓN |
| FECHA MORA        |
| CAPITAL ADEUDADO  |
| TASA PACTADA      |
| DÍAS A LIQUIDAR   |
| MESES A LIQUIDAR  |

|  |                          |
|--|--------------------------|
|  | 2459485                  |
|  | 27 de noviembre del 2020 |
|  | 05 de marzo del 2020     |
|  | 18.693.249               |
|  | 21,25%                   |
|  | 267                      |
|  | 9                        |

|                               |
|-------------------------------|
| TITULAR                       |
| GONZALEZ BEJARANO JULIO CESAR |

| DATOS LIQUIDACIÓN |            |
|-------------------|------------|
| CAPITAL ADEUDADO  | 18.693.249 |
| INTERESES         | 3.335.130  |
| LIQUIDACIÓN       | 22.028.379 |

| id | FECHA      | tasa pactada mora | Tasa Usura | Var (a) | Tasa Mensual Aplicada | Días | Capital    | Interes de Mora |
|----|------------|-------------------|------------|---------|-----------------------|------|------------|-----------------|
| 1  | 31/03/2020 | 31,88%            | 28,43%     | 032020  | 28,43%                | 26   | 18.693.249 | 336.165         |
| 2  | 30/04/2020 | 31,88%            | 28,03%     | 042020  | 28,03%                | 30   | 18.693.249 | 383.525         |
| 3  | 31/05/2020 | 31,88%            | 27,29%     | 052020  | 27,29%                | 30   | 18.693.249 | 374.438         |
| 4  | 30/06/2020 | 31,88%            | 27,18%     | 062020  | 27,18%                | 30   | 18.693.249 | 373.083         |
| 5  | 31/07/2020 | 31,88%            | 27,18%     | 072020  | 27,18%                | 31   | 18.693.249 | 385.647         |
| 6  | 31/08/2020 | 31,88%            | 27,44%     | 082020  | 27,44%                | 31   | 18.693.249 | 388.956         |
| 7  | 30/09/2020 | 31,88%            | 27,53%     | 092020  | 27,53%                | 30   | 18.693.249 | 377.391         |
| 8  | 31/10/2020 | 31,88%            | 27,14%     | 102020  | 27,14%                | 31   | 18.693.249 | 385.137         |
| 9  | 27/11/2020 | 31,88%            | 26,76%     | 112020  | 26,76%                | 27   | 18.693.249 | 330.787         |

EXTRACTO DE CREDITO

Fecha : 11/27/2020

|                             |                               |              |         |
|-----------------------------|-------------------------------|--------------|---------|
| Deudor                      | GONZALEZ BEJARANO JULIO CESAR |              |         |
| Código                      | 80008589                      |              |         |
| Código                      | 2459485                       |              |         |
| Fecha de Desembolso         | 10/07/2018                    |              |         |
| Plazo Total Actual          | 72                            |              |         |
| Plazo Restante a 31/12/1999 | 0                             |              |         |
| Plan de Amortizacion Actual | Cuota fija en pesos           | Tipo Cartera | Consumo |
| Dia Limite de Pago Mensual  | 5                             | Tasa Pactada | 21,25%  |

| MOVIMIENTO EN PESOS  |               |                 |               |                    |         |               |            |              |            |              |                   |                         |          | Cálculo en Pesos |                 |                     |              |                       |                       |                   |                         |                 |                 |               |
|----------------------|---------------|-----------------|---------------|--------------------|---------|---------------|------------|--------------|------------|--------------|-------------------|-------------------------|----------|------------------|-----------------|---------------------|--------------|-----------------------|-----------------------|-------------------|-------------------------|-----------------|-----------------|---------------|
| Fecha Límite de Pago | Fecha de Pago | Cuentas Pagadas | Pago en Pesos | Cuentas por Cobrar | Seguros | Otros Seguros | Monerarios | Otros Costos | Excedentes | Interes Mora | Interes Corriente | Interes Cobertura Cond. | Capital  | INTERES DE MORA  |                 |                     |              | INTERES REMUNERATORIO |                       |                   |                         | Abono a Capital | Saldo Capital   | Saldo Capital |
|                      |               |                 |               |                    |         |               |            |              |            |              |                   |                         |          | Capital Mora     | Tasa EA(%) Mora | Número días en Mora | Interes Mora | Tasa EA(%) Corriente  | Número días Corriente | Interes Corriente | Interes Cobertura Cond. |                 |                 |               |
| 05/10/2018           | 10/07/2018    | 0               | 0             | 0                  | 36.903  | 0             | 0          | 0            | 0          | 0            | 0                 | 0                       | -36.903  | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | -36.903,0000    | 20.651.698,0000 | 20.651.698    |
| 05/10/2018           | 05/10/2018    | 0               | 0             | 0                  | 0       | 0             | 0          | 0            | 0          | 0            | 947.131           | 0                       | -947.131 | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 947.131,0000      | 0,0000                  | -947.131,0000   | 21.598.829,0000 | 21.598.829    |
| 05/11/2018           | 22/02/2019    | 1               | 522.468       | 0                  | 12.301  | 0             | 98.018     | 0            | -136.969   | 38.951       | 349.612           | 0                       | 160.555  | 160.555,0000     | 0,2912          | 109                 | 38.951,0000  | 0,2125                | 30                    | 349.612,0000      | 0,0000                  | 160.555,0000    | 21.438.274,0000 | 21.438.274    |
| 05/11/2018           | 22/03/2019    | 0               | 522.468       | 0                  | 0       | 0             | 1.856      | 10.400       | 510.212    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 21.438.274,0000 | 21.438.274    |
| 05/12/2018           | 24/04/2019    | 1               | 297.849       | 0                  | 12.301  | 0             | 99.984     | 0            | -374.571   | 49.968       | 347.014           | 0                       | 163.153  | 163.153,0000     | 0,2908          | 140                 | 49.968,0000  | 0,2125                | 30                    | 347.014,0000      | 0,0000                  | 163.153,0000    | 21.275.121,0000 | 21.275.121    |
| 05/12/2018           | 24/04/2019    | 0               | 224.619       | 0                  | 0       | 0             | 0          | 0            | 224.619    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 21.275.121,0000 | 21.275.121    |
| 05/01/2019           | 27/05/2019    | 1               | 435.213       | 0                  | 0       | 0             | 100.109    | 0            | -225.731   | 50.668       | 344.373           | 0                       | 165.794  | 165.794,0000     | 0,2907          | 142                 | 50.668,0000  | 0,2125                | 30                    | 344.373,0000      | 0,0000                  | 165.794,0000    | 21.109.327,0000 | 21.109.327    |
| 05/01/2019           | 27/05/2019    | 0               | 87.255        | 0                  | 0       | 0             | 0          | 0            | 87.255     | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 21.109.327,0000 | 21.109.327    |
| 05/02/2019           | 14/06/2019    | 1               | 522.468       | 0                  | 0       | 0             | 83.436     | 0            | -117.211   | 46.076       | 341.689           | 0                       | 168.478  | 168.478,0000     | 0,2910          | 129                 | 46.076,0000  | 0,2125                | 30                    | 341.689,0000      | 0,0000                  | 168.478,0000    | 20.940.849,0000 | 20.940.849    |
| 05/02/2019           | 25/07/2019    | 0               | 522.468       | 0                  | 0       | 0             | 6.918      | 46.122       | 469.428    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 20.940.849,0000 | 20.940.849    |
| 05/03/2019           | 26/08/2019    | 1               | 217.145       | 0                  | 0       | 0             | 85.812     | 0            | -440.750   | 61.916       | 338.962           | 0                       | 171.205  | 171.205,0000     | 0,2898          | 174                 | 61.916,0000  | 0,2125                | 30                    | 338.962,0000      | 0,0000                  | 171.205,0000    | 20.769.644,0000 | 20.769.644    |
| 05/03/2019           | 26/08/2019    | 0               | 305.323       | 0                  | 0       | 0             | 0          | 0            | 305.323    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 20.769.644,0000 | 20.769.644    |
| 05/04/2019           | 24/09/2019    | 1               | 356.414       | 0                  | 0       | 0             | 86.380     | 4.522        | -305.837   | 61.182       | 336.191           | 0                       | 173.976  | 173.976,0000     | 0,2897          | 172                 | 61.182,0000  | 0,2125                | 30                    | 336.191,0000      | 0,0000                  | 173.976,0000    | 20.595.668,0000 | 20.595.668    |
| 05/04/2019           | 24/09/2019    | 0               | 153.753       | 0                  | 0       | 0             | 0          | 0            | 153.753    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 20.595.668,0000 | 20.595.668    |
| 05/05/2019           | 25/10/2019    | 1               | 503.391       | 0                  | 0       | 0             | 85.742     | 0            | -153.965   | 61.447       | 333.375           | 0                       | 176.792  | 176.792,0000     | 0,2892          | 173                 | 61.447,0000  | 0,2125                | 30                    | 333.375,0000      | 0,0000                  | 176.792,0000    | 20.418.876,0000 | 20.418.876    |
| 05/05/2019           | 25/10/2019    | 0               | 6.776         | 0                  | 0       | 0             | 0          | 0            | 6.776      | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 20.418.876,0000 | 20.418.876    |
| 05/06/2019           | 25/11/2019    | 1               | 510.167       | 0                  | 0       | 0             | 85.720     | 0            | -147.022   | 61.302       | 330.513           | 0                       | 179.654  | 179.654,0000     | 0,2884          | 173                 | 61.302,0000  | 0,2125                | 30                    | 330.513,0000      | 0,0000                  | 179.654,0000    | 20.239.222,0000 | 20.239.222    |
| 05/06/2019           | 13/12/2019    | 0               | 510.167       | 0                  | 0       | 0             | 0          | 0            | 510.167    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 20.239.222,0000 | 20.239.222    |
| 05/07/2019           | 27/01/2020    | 1               | 299.553       | 0                  | 0       | 0             | 87.409     | 0            | -370.583   | 72.560       | 327.605           | 0                       | 182.562  | 182.562,0000     | 0,2865          | 206                 | 72.560,0000  | 0,2125                | 30                    | 327.605,0000      | 0,0000                  | 182.562,0000    | 20.056.660,0000 | 20.056.660    |
| 05/07/2019           | 27/01/2020    | 0               | 210.614       | 0                  | 0       | 0             | 0          | 0            | 210.614    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 20.056.660,0000 | 20.056.660    |
| 05/08/2019           | 24/02/2020    | 1               | 457.517       | 0                  | 0       | 0             | 87.227     | 0            | -211.222   | 71.345       | 324.650           | 0                       | 185.517  | 185.517,0000     | 0,2858          | 203                 | 71.345,0000  | 0,2125                | 30                    | 324.650,0000      | 0,0000                  | 185.517,0000    | 19.871.143,0000 | 19.871.143    |
| 05/08/2019           | 24/02/2020    | 0               | 52.650        | 0                  | 0       | 0             | 0          | 0            | 52.650     | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 19.871.143,0000 | 19.871.143    |
| 05/08/2019           | 25/03/2020    | 0               | 510.167       | 0                  | 0       | 0             | 12.600     | 84.000       | 413.567    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 19.871.143,0000 | 19.871.143    |
| 05/09/2019           | 24/04/2020    | 1               | 242.708       | 0                  | 0       | 0             | 92.883     | 27.900       | -469.397   | 81.155       | 321.647           | 0                       | 188.520  | 188.520,0000     | 0,2843          | 232                 | 81.155,0000  | 0,2125                | 30                    | 321.647,0000      | 0,0000                  | 188.520,0000    | 19.682.623,0000 | 19.682.623    |
| 05/09/2019           | 24/04/2020    | 0               | 267.459       | 0                  | 0       | 0             | 0          | 0            | 267.459    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 19.682.623,0000 | 19.682.623    |
| 05/10/2019           | 22/05/2020    | 1               | 410.031       | 0                  | 0       | 0             | 88.520     | 0            | -268.624   | 79.968       | 318.595           | 0                       | 191.572  | 191.572,0000     | 0,2823          | 230                 | 79.968,0000  | 0,2125                | 30                    | 318.595,0000      | 0,0000                  | 191.572,0000    | 19.491.051,0000 | 19.491.051    |
| 05/10/2019           | 22/05/2020    | 0               | 100.136       | 0                  | 0       | 0             | 0          | 0            | 100.136    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 19.491.051,0000 | 19.491.051    |
| 05/11/2019           | 12/06/2020    | 1               | 510.167       | 0                  | 0       | 0             | 87.941     | 0            | -164.046   | 76.105       | 315.495           | 0                       | 194.672  | 194.672,0000     | 0,2807          | 220                 | 76.105,0000  | 0,2125                | 30                    | 315.495,0000      | 0,0000                  | 194.672,0000    | 19.296.379,0000 | 19.296.379    |
| 05/11/2019           | 27/07/2020    | 0               | 510.167       | 0                  | 0       | 0             | 0          | 0            | 510.167    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 19.296.379,0000 | 19.296.379    |
| 05/12/2019           | 25/08/2020    | 1               | 245.108       | 0                  | 0       | 0             | 90.094     | 0            | -445.613   | 90.460       | 312.343           | 0                       | 197.824  | 197.824,0000     | 0,2777          | 264                 | 90.460,0000  | 0,2125                | 30                    | 312.343,0000      | 0,0000                  | 197.824,0000    | 19.098.555,0000 | 19.098.555    |
| 05/12/2019           | 25/08/2020    | 0               | 265.059       | 0                  | 0       | 0             | 0          | 0            | 265.059    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 19.098.555,0000 | 19.098.555    |
| 05/01/2020           | 24/09/2020    | 1               | 424.931       | 0                  | 0       | 0             | 89.998     | 0            | -265.052   | 89.818       | 309.141           | 0                       | 201.026  | 201.026,0000     | 0,2767          | 263                 | 89.818,0000  | 0,2125                | 30                    | 309.141,0000      | 0,0000                  | 201.026,0000    | 18.897.529,0000 | 18.897.529    |
| 05/01/2020           | 24/09/2020    | 0               | 85.236        | 0                  | 0       | 0             | 0          | 0            | 85.236     | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 18.897.529,0000 | 18.897.529    |
| 05/02/2020           | 26/10/2020    | 1               | 510.167       | 0                  | 0       | 0             | 89.996     | 0            | -179.805   | 89.809       | 305.887           | 0                       | 204.280  | 204.280,0000     | 0,2755          | 264                 | 89.809,0000  | 0,2125                | 30                    | 305.887,0000      | 0,0000                  | 204.280,0000    | 18.693.249,0000 | 18.693.249    |
| 05/02/2020           | 25/11/2020    | 0               | 510.167       | 0                  | 0       | 0             | 0          | 0            | 510.167    | 0            | 0                 | 0                       | 0        | 0,0000           |                 | 0                   | 0,0000       | 0,0000                | 0                     | 0,0000            | 0,0000                  | 0,0000          | 18.693.249,0000 | 18.693.249    |

Fórmula para cálculo de intereses remuneratorios desde 1999/01/01 hasta 2002/03/06

Interés = ((1+tasa)^(n1/365)-1)\*CapitalAntes - ((1+tasa)^(n2/365)-1)\*CapitalNuevo  
n1 = número de días que hay entre la fecha desde donde debe intereses hasta la fecha de pago  
n2 = número de días que hay entre la fecha hasta donde deja cubiertos los intereses y la fecha de pago  
CapitalAntes = saldo de capital antes de aplicar el abono  
CapitalNuevo = saldo de capital que queda después de aplicar el abono

Fórmula para cálculo de intereses remuneratorios antes de 1999/01/01 y después de 2002/03/05

Interés = ((1+tasa)^(1/12)-1) \* Capital

(\*) Las discriminaciones que no se incluyen son anteriores al nacimiento de la UVR o no se encuentran disponibles en históricos.