Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**75,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**2/15/2012**

TABLE DATA

Table starts at date:	**2/15/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**3,426.36**

FLORES JR, JOSE SABINO
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**3,426.36**	Beginning balance at payment 1:	**75,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	02/15/12	75,000.00	562.50	2,863.86	72,136.14	6,670.04	562.50
2	02/29/12	72,136.14	541.02	2,885.33	69,250.81	6,129.02	1,103.52
3	03/15/12	69,250.81	519.38	2,906.97	66,343.84	5,609.63	1,622.90
4	03/31/12	66,343.84	497.58	2,928.78	63,415.06	5,112.06	2,120.48
5	04/15/12	63,415.06	475.61	2,950.74	60,464.32	4,636.44	2,596.09
6	04/30/12	60,464.32	453.48	2,972.87	57,491.44	4,182.96	3,049.58
7	05/15/12	57,491.44	431.19	2,995.17	54,496.27	3,751.77	3,480.76
8	05/31/12	54,496.27	408.72	3,017.63	51,478.64	3,343.05	3,889.48
9	06/15/12	51,478.64	386.09	3,040.27	48,438.37	2,956.96	4,275.57
10	06/30/12	48,438.37	363.29	3,063.07	45,375.30	2,593.67	4,638.86
11	07/15/12	45,375.30	340.31	3,086.04	42,289.26	2,253.36	4,979.18
12	07/31/12	42,289.26	317.17	3,109.19	39,180.08	1,936.19	5,296.35
13	08/15/12	39,180.08	293.85	3,132.51	36,047.57	1,642.34	5,590.20
14	08/31/12	36,047.57	270.36	3,156.00	32,891.57	1,371.98	5,860.55
15	09/15/12	32,891.57	246.69	3,179.67	29,711.91	1,125.30	6,107.24
16	09/30/12	29,711.91	222.84	3,203.52	26,508.39	902.46	6,330.08
17	10/15/12	26,508.39	198.81	3,227.54	23,280.85	703.64	6,528.89
18	10/31/12	23,280.85	174.61	3,251.75	20,029.10	529.04	6,703.50
19	11/15/12	20,029.10	150.22	3,276.14	16,752.96	378.82	6,853.72
20	11/30/12	16,752.96	125.65	3,300.71	13,452.25	253.17	6,979.36
21	12/15/12	13,452.25	100.89	3,325.46	10,126.79	152.28	7,080.26
22	12/31/12	10,126.79	75.95	3,350.40	6,776.38	76.33	7,156.21
23	01/15/13	6,776.38	50.82	3,375.53	3,400.85	25.51	7,207.03
24	01/31/13	3,400.85	25.51	3,400.85	0.00	0.00	7,232.54
	TOTAL	**82,232.54**	**7,232.54**	**75,000.00**			

Conforme : _____