

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **100,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/30/2010**

### TABLE DATA

Table starts at date: **11/30/2010**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **2,633.38**

**24%**

### CALCULATIONS

**DE JESUS, RONALD CRUZ  
 INTEGRATED MICROELECTRONICS, INC.**

Use payment of: **2,633.38**  
 1st payment in table: **1**

Beginning balance at payment 1: **100,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

| No. | Payment Date | Beginning Balance | Interest         | Principal         | Outstanding Balance |           | Cumulative Interest |
|-----|--------------|-------------------|------------------|-------------------|---------------------|-----------|---------------------|
|     |              |                   |                  |                   | Principal           | Interest  |                     |
| 1   | 11/30/10     | 100,000.00        | 1,000.00         | 1,633.38          | 98,366.62           | 25,402.41 | 1,000.00            |
| 2   | 12/15/10     | 98,366.62         | 983.67           | 1,649.72          | 96,716.90           | 24,418.74 | 1,983.67            |
| 3   | 12/31/10     | 96,716.90         | 967.17           | 1,666.21          | 95,050.68           | 23,451.57 | 2,950.84            |
| 4   | 01/15/11     | 95,050.68         | 950.51           | 1,682.88          | 93,367.81           | 22,501.07 | 3,901.34            |
| 5   | 01/31/11     | 93,367.81         | 933.68           | 1,699.71          | 91,668.10           | 21,567.39 | 4,835.02            |
| 6   | 02/15/11     | 91,668.10         | 916.68           | 1,716.70          | 89,951.40           | 20,650.71 | 5,751.70            |
| 7   | 02/28/11     | 89,951.40         | 899.51           | 1,733.87          | 88,217.53           | 19,751.19 | 6,651.22            |
| 8   | 03/15/11     | 88,217.53         | 882.18           | 1,751.21          | 86,466.32           | 18,869.02 | 7,533.39            |
| 9   | 03/31/11     | 86,466.32         | 864.66           | 1,768.72          | 84,697.60           | 18,004.36 | 8,398.05            |
| 10  | 04/15/11     | 84,697.60         | 846.98           | 1,786.41          | 82,911.19           | 17,157.38 | 9,245.03            |
| 11  | 04/30/11     | 82,911.19         | 829.11           | 1,804.27          | 81,106.92           | 16,328.27 | 10,074.14           |
| 12  | 05/15/11     | 81,106.92         | 811.07           | 1,822.31          | 79,284.61           | 15,517.20 | 10,885.21           |
| 13  | 05/31/11     | 79,284.61         | 792.85           | 1,840.54          | 77,444.07           | 14,724.35 | 11,678.06           |
| 14  | 06/15/11     | 77,444.07         | 774.44           | 1,858.94          | 75,585.13           | 13,949.91 | 12,452.50           |
| 15  | 06/30/11     | 75,585.13         | 755.85           | 1,877.53          | 73,707.60           | 13,194.06 | 13,208.35           |
| 16  | 07/15/11     | 73,707.60         | 737.08           | 1,896.31          | 71,811.29           | 12,456.99 | 13,945.42           |
| 17  | 07/31/11     | 71,811.29         | 718.11           | 1,915.27          | 69,896.02           | 11,738.87 | 14,663.54           |
| 18  | 08/15/11     | 69,896.02         | 698.96           | 1,934.42          | 67,961.59           | 11,039.91 | 15,362.50           |
| 19  | 08/31/11     | 67,961.59         | 679.62           | 1,953.77          | 66,007.83           | 10,360.30 | 16,042.11           |
| 20  | 09/15/11     | 66,007.83         | 660.08           | 1,973.31          | 64,034.52           | 9,700.22  | 16,702.19           |
| 21  | 09/30/11     | 64,034.52         | 640.35           | 1,993.04          | 62,041.48           | 9,059.87  | 17,342.54           |
| 22  | 10/15/11     | 62,041.48         | 620.41           | 2,012.97          | 60,028.51           | 8,439.46  | 17,962.95           |
| 23  | 10/31/11     | 60,028.51         | 600.29           | 2,033.10          | 57,995.42           | 7,839.17  | 18,563.24           |
| 24  | 11/15/11     | 57,995.42         | 579.95           | 2,053.43          | 55,941.99           | 7,259.22  | 19,143.19           |
| 25  | 11/30/11     | 55,941.99         | 559.42           | 2,073.96          | 53,868.02           | 6,699.80  | 19,702.61           |
| 26  | 12/15/11     | 53,868.02         | 538.68           | 2,094.70          | 51,773.32           | 6,161.12  | 20,241.29           |
| 27  | 12/31/11     | 51,773.32         | 517.73           | 2,115.65          | 49,657.67           | 5,643.39  | 20,759.02           |
| 28  | 01/15/12     | 49,657.67         | 496.58           | 2,136.81          | 47,520.86           | 5,146.81  | 21,255.60           |
| 29  | 01/31/12     | 47,520.86         | 475.21           | 2,158.17          | 45,362.69           | 4,671.60  | 21,730.81           |
| 30  | 02/15/12     | 45,362.69         | 453.63           | 2,179.76          | 43,182.93           | 4,217.97  | 22,184.44           |
| 31  | 02/29/12     | 43,182.93         | 431.83           | 2,201.55          | 40,981.38           | 3,786.14  | 22,616.27           |
| 32  | 03/15/12     | 40,981.38         | 409.81           | 2,223.57          | 38,757.81           | 3,376.33  | 23,026.08           |
| 33  | 03/31/12     | 38,757.81         | 387.58           | 2,245.81          | 36,512.00           | 2,988.75  | 23,413.66           |
| 34  | 04/15/12     | 36,512.00         | 365.12           | 2,268.26          | 34,243.74           | 2,623.63  | 23,778.78           |
| 35  | 04/30/12     | 34,243.74         | 342.44           | 2,290.95          | 31,952.79           | 2,281.19  | 24,121.22           |
| 36  | 05/15/12     | 31,952.79         | 319.53           | 2,313.86          | 29,638.94           | 1,961.67  | 24,440.74           |
| 37  | 05/31/12     | 29,638.94         | 296.39           | 2,336.99          | 27,301.94           | 1,665.28  | 24,737.13           |
| 38  | 06/15/12     | 27,301.94         | 273.02           | 2,360.36          | 24,941.58           | 1,392.26  | 25,010.15           |
| 39  | 06/30/12     | 24,941.58         | 249.42           | 2,383.97          | 22,557.61           | 1,142.84  | 25,259.57           |
| 40  | 07/15/12     | 22,557.61         | 225.58           | 2,407.81          | 20,149.80           | 917.27    | 25,485.14           |
| 41  | 07/31/12     | 20,149.80         | 201.50           | 2,431.89          | 17,717.92           | 715.77    | 25,686.64           |
| 42  | 08/15/12     | 17,717.92         | 177.18           | 2,456.20          | 15,261.71           | 538.59    | 25,863.82           |
| 43  | 08/31/12     | 15,261.71         | 152.62           | 2,480.77          | 12,780.95           | 385.97    | 26,016.44           |
| 44  | 09/15/12     | 12,780.95         | 127.81           | 2,505.57          | 10,275.37           | 258.16    | 26,144.25           |
| 45  | 09/30/12     | 10,275.37         | 102.75           | 2,530.63          | 7,744.74            | 155.41    | 26,247.00           |
| 46  | 10/15/12     | 7,744.74          | 77.45            | 2,555.94          | 5,188.81            | 77.96     | 26,324.45           |
| 47  | 10/31/12     | 5,188.81          | 51.89            | 2,581.50          | 2,607.31            | 26.07     | 26,376.34           |
| 48  | 11/15/12     | 2,607.31          | 26.07            | 2,607.31          | 0.00                | 0.00      | 26,402.41           |
|     | <b>TOTAL</b> | <b>126,402.41</b> | <b>26,402.41</b> | <b>100,000.00</b> |                     |           |                     |

Conforme : \_\_\_\_\_