

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **72,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000153198

24%

semi-monthly
 Payments **1,896.04**

CARO, MICHAEL F
BPI

CALCULATIONS

Use payment of: **1,896.04**
 1st payment in table: 1

Beginning balance at payment 1: **72,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/12	72,000.00	720.00	1,176.04	70,823.96	18,289.74	720.00
2	08/15/12	70,823.96	708.24	1,187.80	69,636.17	17,581.50	1,428.24
3	08/31/12	69,636.17	696.36	1,199.67	68,436.49	16,885.13	2,124.60
4	09/15/12	68,436.49	684.36	1,211.67	67,224.82	16,200.77	2,808.97
5	09/30/12	67,224.82	672.25	1,223.79	66,001.03	15,528.52	3,481.21
6	10/15/12	66,001.03	660.01	1,236.03	64,765.01	14,868.51	4,141.22
7	10/31/12	64,765.01	647.65	1,248.39	63,516.62	14,220.86	4,788.87
8	11/15/12	63,516.62	635.17	1,260.87	62,255.75	13,585.69	5,424.04
9	11/30/12	62,255.75	622.56	1,273.48	60,982.27	12,963.14	6,046.60
10	12/15/12	60,982.27	609.82	1,286.21	59,696.06	12,353.31	6,656.42
11	12/31/12	59,696.06	596.96	1,299.08	58,396.98	11,756.35	7,253.38
12	01/15/13	58,396.98	583.97	1,312.07	57,084.92	11,172.38	7,837.35
13	01/31/13	57,084.92	570.85	1,325.19	55,759.73	10,601.53	8,408.20
14	02/15/13	55,759.73	557.60	1,338.44	54,421.29	10,043.94	8,965.80
15	02/28/13	54,421.29	544.21	1,351.82	53,069.47	9,499.72	9,510.01
16	03/15/13	53,069.47	530.69	1,365.34	51,704.13	8,969.03	10,040.71
17	03/31/13	51,704.13	517.04	1,378.99	50,325.13	8,451.99	10,557.75
18	04/15/13	50,325.13	503.25	1,392.78	48,932.35	7,948.74	11,061.00
19	04/30/13	48,932.35	489.32	1,406.71	47,525.64	7,459.41	11,550.32
20	05/15/13	47,525.64	475.26	1,420.78	46,104.86	6,984.16	12,025.58
21	05/31/13	46,104.86	461.05	1,434.99	44,669.87	6,523.11	12,486.63
22	06/15/13	44,669.87	446.70	1,449.34	43,220.53	6,076.41	12,933.33
23	06/30/13	43,220.53	432.21	1,463.83	41,756.70	5,644.20	13,365.53
24	07/15/13	41,756.70	417.57	1,478.47	40,278.23	5,226.64	13,783.10
25	07/31/13	40,278.23	402.78	1,493.25	38,784.98	4,823.86	14,185.88
26	08/15/13	38,784.98	387.85	1,508.19	37,276.79	4,436.01	14,573.73
27	08/31/13	37,276.79	372.77	1,523.27	35,753.52	4,063.24	14,946.50
28	09/15/13	35,753.52	357.54	1,538.50	34,215.02	3,705.70	15,304.03
29	09/30/13	34,215.02	342.15	1,553.89	32,661.13	3,363.55	15,646.18
30	10/15/13	32,661.13	326.61	1,569.42	31,091.71	3,036.94	15,972.79
31	10/31/13	31,091.71	310.92	1,585.12	29,506.59	2,726.02	16,283.71
32	11/15/13	29,506.59	295.07	1,600.97	27,905.62	2,430.96	16,578.78
33	11/30/13	27,905.62	279.06	1,616.98	26,288.64	2,151.90	16,857.83
34	12/15/13	26,288.64	262.89	1,633.15	24,655.49	1,889.02	17,120.72
35	12/31/13	24,655.49	246.55	1,649.48	23,006.01	1,642.46	17,367.28
36	01/15/14	23,006.01	230.06	1,665.98	21,340.03	1,412.40	17,597.34
37	01/31/14	21,340.03	213.40	1,682.64	19,657.40	1,199.00	17,810.74
38	02/15/14	19,657.40	196.57	1,699.46	17,957.94	1,002.43	18,007.31
39	02/28/14	17,957.94	179.58	1,716.46	16,241.48	822.85	18,186.89
40	03/15/14	16,241.48	162.41	1,733.62	14,507.86	660.43	18,349.30
41	03/31/14	14,507.86	145.08	1,750.96	12,756.90	515.35	18,494.38
42	04/15/14	12,756.90	127.57	1,768.47	10,988.43	387.78	18,621.95
43	04/30/14	10,988.43	109.88	1,786.15	9,202.28	277.90	18,731.84
44	05/15/14	9,202.28	92.02	1,804.01	7,398.27	185.88	18,823.86
45	05/31/14	7,398.27	73.98	1,822.05	5,576.21	111.89	18,897.84
46	06/15/14	5,576.21	55.76	1,840.27	3,735.94	56.13	18,953.60
47	06/30/14	3,735.94	37.36	1,858.68	1,877.26	18.77	18,990.96
48	07/15/14	1,877.26	18.77	1,877.26	0.00	0.00	19,009.74
TOTAL		91,009.74	19,009.74	72,000.00			

Conforme : _____