

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **87,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **3/15/2012**

### TABLE DATA

Table starts at date: **3/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000153281

**24%**

semi-monthly  
 Payments **2,291.04**

**SAYSON, MARY GRACE C**  
**BPI**

### CALCULATIONS

Use payment of: **2,291.04**  
 1st payment in table: 1

Beginning balance at payment 1: **87,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	03/15/12	87,000.00	870.00	1,421.04	85,578.96	22,100.10	870.00
2	03/31/12	85,578.96	855.79	1,435.25	84,143.70	21,244.31	1,725.79
3	04/15/12	84,143.70	841.44	1,449.61	82,694.10	20,402.87	2,567.23
4	04/30/12	82,694.10	826.94	1,464.10	81,229.99	19,575.93	3,394.17
5	05/15/12	81,229.99	812.30	1,478.74	79,751.25	18,763.63	4,206.47
6	05/31/12	79,751.25	797.51	1,493.53	78,257.72	17,966.12	5,003.98
7	06/15/12	78,257.72	782.58	1,508.47	76,749.25	17,183.54	5,786.56
8	06/30/12	76,749.25	767.49	1,523.55	75,225.70	16,416.05	6,554.05
9	07/15/12	75,225.70	752.26	1,538.79	73,686.91	15,663.79	7,306.31
10	07/31/12	73,686.91	736.87	1,554.17	72,132.74	14,926.92	8,043.18
11	08/15/12	72,132.74	721.33	1,569.72	70,563.02	14,205.59	8,764.50
12	08/31/12	70,563.02	705.63	1,585.41	68,977.61	13,499.96	9,470.13
13	09/15/12	68,977.61	689.78	1,601.27	67,376.34	12,810.19	10,159.91
14	09/30/12	67,376.34	673.76	1,617.28	65,759.06	12,136.42	10,833.67
15	10/15/12	65,759.06	657.59	1,633.45	64,125.61	11,478.83	11,491.26
16	10/31/12	64,125.61	641.26	1,649.79	62,475.82	10,837.58	12,132.52
17	11/15/12	62,475.82	624.76	1,666.29	60,809.54	10,212.82	12,757.28
18	11/30/12	60,809.54	608.10	1,682.95	59,126.59	9,604.72	13,365.37
19	12/15/12	59,126.59	591.27	1,699.78	57,426.81	9,013.46	13,956.64
20	12/31/12	57,426.81	574.27	1,716.78	55,710.03	8,439.19	14,530.91
21	01/15/13	55,710.03	557.10	1,733.94	53,976.09	7,882.09	15,088.01
22	01/31/13	53,976.09	539.76	1,751.28	52,224.81	7,342.33	15,627.77
23	02/15/13	52,224.81	522.25	1,768.80	50,456.01	6,820.08	16,150.02
24	02/28/13	50,456.01	504.56	1,786.48	48,669.53	6,315.52	16,654.58
25	03/15/13	48,669.53	486.70	1,804.35	46,865.18	5,828.82	17,141.27
26	03/31/13	46,865.18	468.65	1,822.39	45,042.79	5,360.17	17,609.92
27	04/15/13	45,042.79	450.43	1,840.62	43,202.17	4,909.75	18,060.35
28	04/30/13	43,202.17	432.02	1,859.02	41,343.15	4,477.72	18,492.37
29	05/15/13	41,343.15	413.43	1,877.61	39,465.54	4,064.29	18,905.80
30	05/31/13	39,465.54	394.66	1,896.39	37,569.15	3,669.64	19,300.46
31	06/15/13	37,569.15	375.69	1,915.35	35,653.80	3,293.95	19,676.15
32	06/30/13	35,653.80	356.54	1,934.51	33,719.29	2,937.41	20,032.69
33	07/15/13	33,719.29	337.19	1,953.85	31,765.44	2,600.21	20,369.88
34	07/31/13	31,765.44	317.65	1,973.39	29,792.05	2,282.56	20,687.54
35	08/15/13	29,792.05	297.92	1,993.12	27,798.93	1,984.64	20,985.46
36	08/31/13	27,798.93	277.99	2,013.05	25,785.87	1,706.65	21,263.45
37	09/15/13	25,785.87	257.86	2,033.18	23,752.69	1,448.79	21,521.31
38	09/30/13	23,752.69	237.53	2,053.52	21,699.17	1,211.26	21,758.83
39	10/15/13	21,699.17	216.99	2,074.05	19,625.12	994.27	21,975.82
40	10/31/13	19,625.12	196.25	2,094.79	17,530.33	798.02	22,172.08
41	11/15/13	17,530.33	175.30	2,115.74	15,414.59	622.72	22,347.38
42	11/30/13	15,414.59	154.15	2,136.90	13,277.69	468.57	22,501.52
43	12/15/13	13,277.69	132.78	2,158.27	11,119.42	335.80	22,634.30
44	12/31/13	11,119.42	111.19	2,179.85	8,939.57	224.60	22,745.50
45	01/15/14	8,939.57	89.40	2,201.65	6,737.93	135.21	22,834.89
46	01/31/14	6,737.93	67.38	2,223.66	4,514.26	67.83	22,902.27
47	02/15/14	4,514.26	45.14	2,245.90	2,268.36	22.68	22,947.41
48	02/28/14	2,268.36	22.68	2,268.36	0.00	0.00	22,970.10
TOTAL		109,970.10	22,970.10	87,000.00			

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