

# Amortization Table :

# HOSPITALIZATION

## Initial Data

### LOAN DATA

Loan amount: **125,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **5/31/2011**

### TABLE DATA

Table starts at date: **5/31/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **3,110.63**

**18%**

**SAHLEE G. NOEL**  
**BPI**

### CALCULATIONS

Use payment of: **3,110.63**  
 1st payment in table: **1**

Beginning balance at payment 1: **125,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No.   | Payment Date | Beginning Balance | Interest  | Outstanding Balance |            |           | Cumulative Interest |
|-------|--------------|-------------------|-----------|---------------------|------------|-----------|---------------------|
|       |              |                   |           | Principal           | Principal  | Interest  |                     |
| 1     | 05/31/11     | 125,000.00        | 937.50    | 2,173.13            | 122,826.87 | 23,372.75 | 937.50              |
| 2     | 06/15/11     | 122,826.87        | 921.20    | 2,189.43            | 120,637.44 | 22,451.55 | 1,858.70            |
| 3     | 06/30/11     | 120,637.44        | 904.78    | 2,205.85            | 118,431.59 | 21,546.77 | 2,763.48            |
| 4     | 07/15/11     | 118,431.59        | 888.24    | 2,222.39            | 116,209.20 | 20,658.53 | 3,651.72            |
| 5     | 07/31/11     | 116,209.20        | 871.57    | 2,239.06            | 113,970.14 | 19,786.97 | 4,523.29            |
| 6     | 08/15/11     | 113,970.14        | 854.78    | 2,255.85            | 111,714.28 | 18,932.19 | 5,378.06            |
| 7     | 08/31/11     | 111,714.28        | 837.86    | 2,272.77            | 109,441.51 | 18,094.33 | 6,215.92            |
| 8     | 09/15/11     | 109,441.51        | 820.81    | 2,289.82            | 107,151.69 | 17,273.52 | 7,036.73            |
| 9     | 09/30/11     | 107,151.69        | 803.64    | 2,306.99            | 104,844.70 | 16,469.88 | 7,840.37            |
| 10    | 10/15/11     | 104,844.70        | 786.34    | 2,324.30            | 102,520.40 | 15,683.55 | 8,626.71            |
| 11    | 10/31/11     | 102,520.40        | 768.90    | 2,341.73            | 100,178.68 | 14,914.65 | 9,395.61            |
| 12    | 11/15/11     | 100,178.68        | 751.34    | 2,359.29            | 97,819.39  | 14,163.31 | 10,146.95           |
| 13    | 11/30/11     | 97,819.39         | 733.65    | 2,376.98            | 95,442.40  | 13,429.66 | 10,880.59           |
| 14    | 12/15/11     | 95,442.40         | 715.82    | 2,394.81            | 93,047.59  | 12,713.84 | 11,596.41           |
| 15    | 12/31/11     | 93,047.59         | 697.86    | 2,412.77            | 90,634.81  | 12,015.99 | 12,294.27           |
| 16    | 01/15/12     | 90,634.81         | 679.76    | 2,430.87            | 88,203.95  | 11,336.22 | 12,974.03           |
| 17    | 01/31/12     | 88,203.95         | 661.53    | 2,449.10            | 85,754.84  | 10,674.69 | 13,635.56           |
| 18    | 02/15/12     | 85,754.84         | 643.16    | 2,467.47            | 83,287.38  | 10,031.53 | 14,278.72           |
| 19    | 02/29/12     | 83,287.38         | 624.66    | 2,485.97            | 80,801.40  | 9,406.88  | 14,903.38           |
| 20    | 03/15/12     | 80,801.40         | 606.01    | 2,504.62            | 78,296.78  | 8,800.87  | 15,509.39           |
| 21    | 03/31/12     | 78,296.78         | 587.23    | 2,523.40            | 75,773.38  | 8,213.64  | 16,096.61           |
| 22    | 04/15/12     | 75,773.38         | 568.30    | 2,542.33            | 73,231.05  | 7,645.34  | 16,664.91           |
| 23    | 04/30/12     | 73,231.05         | 549.23    | 2,561.40            | 70,669.65  | 7,096.11  | 17,214.15           |
| 24    | 05/15/12     | 70,669.65         | 530.02    | 2,580.61            | 68,089.04  | 6,566.09  | 17,744.17           |
| 25    | 05/31/12     | 68,089.04         | 510.67    | 2,599.96            | 65,489.08  | 6,055.42  | 18,254.84           |
| 26    | 06/15/12     | 65,489.08         | 491.17    | 2,619.46            | 62,869.62  | 5,564.25  | 18,746.00           |
| 27    | 06/30/12     | 62,869.62         | 471.52    | 2,639.11            | 60,230.51  | 5,092.73  | 19,217.53           |
| 28    | 07/15/12     | 60,230.51         | 451.73    | 2,658.90            | 57,571.61  | 4,641.00  | 19,669.26           |
| 29    | 07/31/12     | 57,571.61         | 431.79    | 2,678.84            | 54,892.76  | 4,209.21  | 20,101.04           |
| 30    | 08/15/12     | 54,892.76         | 411.70    | 2,698.93            | 52,193.83  | 3,797.52  | 20,512.74           |
| 31    | 08/31/12     | 52,193.83         | 391.45    | 2,719.18            | 49,474.65  | 3,406.06  | 20,904.19           |
| 32    | 09/15/12     | 49,474.65         | 371.06    | 2,739.57            | 46,735.08  | 3,035.00  | 21,275.25           |
| 33    | 09/30/12     | 46,735.08         | 350.51    | 2,760.12            | 43,974.96  | 2,684.49  | 21,625.76           |
| 34    | 10/15/12     | 43,974.96         | 329.81    | 2,780.82            | 41,194.15  | 2,354.68  | 21,955.58           |
| 35    | 10/31/12     | 41,194.15         | 308.96    | 2,801.67            | 38,392.47  | 2,045.72  | 22,264.53           |
| 36    | 11/15/12     | 38,392.47         | 287.94    | 2,822.69            | 35,569.79  | 1,757.78  | 22,552.48           |
| 37    | 11/30/12     | 35,569.79         | 266.77    | 2,843.86            | 32,725.93  | 1,491.00  | 22,819.25           |
| 38    | 12/15/12     | 32,725.93         | 245.44    | 2,865.19            | 29,860.74  | 1,245.56  | 23,064.69           |
| 39    | 12/31/12     | 29,860.74         | 223.96    | 2,886.67            | 26,974.07  | 1,021.60  | 23,288.65           |
| 40    | 01/15/13     | 26,974.07         | 202.31    | 2,908.32            | 24,065.74  | 819.30    | 23,490.96           |
| 41    | 01/31/13     | 24,065.74         | 180.49    | 2,930.14            | 21,135.61  | 638.81    | 23,671.45           |
| 42    | 02/15/13     | 21,135.61         | 158.52    | 2,952.11            | 18,183.49  | 480.29    | 23,829.97           |
| 43    | 02/28/13     | 18,183.49         | 136.38    | 2,974.25            | 15,209.24  | 343.91    | 23,966.34           |
| 44    | 03/15/13     | 15,209.24         | 114.07    | 2,996.56            | 12,212.68  | 229.84    | 24,080.41           |
| 45    | 03/31/13     | 12,212.68         | 91.60     | 3,019.04            | 9,193.64   | 138.25    | 24,172.01           |
| 46    | 04/15/13     | 9,193.64          | 68.95     | 3,041.68            | 6,151.96   | 69.30     | 24,240.96           |
| 47    | 04/30/13     | 6,151.96          | 46.14     | 3,064.49            | 3,087.47   | 23.16     | 24,287.10           |
| 48    | 05/15/13     | 3,087.47          | 23.16     | 3,087.47            | -          | 0.00      | 24,310.25           |
| TOTAL |              | 149,310.25        | 24,310.25 | 125,000.00          |            |           |                     |

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