

Amortization Table :

SPECIAL EMER.

Initial Data

LOAN DATA

Loan amount: **50,000.00**
 Annual interest rate: **6%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2010**

TABLE DATA

Table starts at date: **7/31/2010**
 or at payment number: **1**

6%

PERIODIC PAYMENT

semi-monthly
 Payments **1,106.72**

**SANTOS, JOYCE DE VERA
 AYALA LAND, INC.**

CALCULATIONS

Use payment of: **1,106.72**
 1st payment in table: **1**

Beginning balance at payment 1: **50,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	07/31/10	50,000.00	125.00	981.72	49,018.28	2,997.38	125.00
2	08/15/10	49,018.28	122.55	984.17	48,034.11	2,874.84	247.55
3	08/31/10	48,034.11	120.09	986.63	47,047.48	2,754.75	367.63
4	09/15/10	47,047.48	117.62	989.10	46,058.38	2,637.14	485.25
5	09/30/10	46,058.38	115.15	991.57	45,066.81	2,521.99	600.40
6	10/15/10	45,066.81	112.67	994.05	44,072.76	2,409.32	713.06
7	10/31/10	44,072.76	110.18	996.53	43,076.23	2,299.14	823.24
8	11/15/10	43,076.23	107.69	999.03	42,077.20	2,191.45	930.94
9	11/30/10	42,077.20	105.19	1,001.52	41,075.68	2,086.26	1,036.13
10	12/15/10	41,075.68	102.69	1,004.03	40,071.65	1,983.57	1,138.82
11	12/31/10	40,071.65	100.18	1,006.54	39,065.12	1,883.39	1,239.00
12	01/15/11	39,065.12	97.66	1,009.05	38,056.06	1,785.73	1,336.66
13	01/31/11	38,056.06	95.14	1,011.58	37,044.49	1,690.59	1,431.80
14	02/15/11	37,044.49	92.61	1,014.11	36,030.38	1,597.97	1,524.41
15	02/28/11	36,030.38	90.08	1,016.64	35,013.74	1,507.90	1,614.49
16	03/15/11	35,013.74	87.53	1,019.18	33,994.56	1,420.36	1,702.02
17	03/31/11	33,994.56	84.99	1,021.73	32,972.83	1,335.38	1,787.01
18	04/15/11	32,972.83	82.43	1,024.28	31,948.55	1,252.95	1,869.44
19	04/30/11	31,948.55	79.87	1,026.84	30,921.70	1,173.07	1,949.31
20	05/15/11	30,921.70	77.30	1,029.41	29,892.29	1,095.77	2,026.62
21	05/31/11	29,892.29	74.73	1,031.99	28,860.30	1,021.04	2,101.35
22	06/15/11	28,860.30	72.15	1,034.57	27,825.74	948.89	2,173.50
23	06/30/11	27,825.74	69.56	1,037.15	26,788.58	879.32	2,243.06
24	07/15/11	26,788.58	66.97	1,039.74	25,748.84	812.35	2,310.03
25	07/31/11	25,748.84	64.37	1,042.34	24,706.50	747.98	2,374.40
26	08/15/11	24,706.50	61.77	1,044.95	23,661.55	686.21	2,436.17
27	08/31/11	23,661.55	59.15	1,047.56	22,613.98	627.06	2,495.32
28	09/15/11	22,613.98	56.53	1,050.18	21,563.80	570.53	2,551.86
29	09/30/11	21,563.80	53.91	1,052.81	20,510.99	516.62	2,605.77
30	10/15/11	20,510.99	51.28	1,055.44	19,455.56	465.34	2,657.05
31	10/31/11	19,455.56	48.64	1,058.08	18,397.48	416.70	2,705.69
32	11/15/11	18,397.48	45.99	1,060.72	17,336.76	370.71	2,751.68
33	11/30/11	17,336.76	43.34	1,063.37	16,273.38	327.36	2,795.02
34	12/15/11	16,273.38	40.68	1,066.03	15,207.35	286.68	2,835.70
35	12/31/11	15,207.35	38.02	1,068.70	14,138.65	248.66	2,873.72
36	01/15/12	14,138.65	35.35	1,071.37	13,067.28	213.32	2,909.07
37	01/31/12	13,067.28	32.67	1,074.05	11,993.23	180.65	2,941.74
38	02/15/12	11,993.23	29.98	1,076.73	10,916.50	150.66	2,971.72
39	02/29/12	10,916.50	27.29	1,079.43	9,837.07	123.37	2,999.01
40	03/15/12	9,837.07	24.59	1,082.12	8,754.95	98.78	3,023.60
41	03/31/12	8,754.95	21.89	1,084.83	7,670.12	76.89	3,045.49
42	04/15/12	7,670.12	19.18	1,087.54	6,582.58	57.72	3,064.67
43	04/30/12	6,582.58	16.46	1,090.26	5,492.32	41.26	3,081.12
44	05/15/12	5,492.32	13.73	1,092.99	4,399.34	27.53	3,094.85
45	05/31/12	4,399.34	11.00	1,095.72	3,303.62	16.53	3,105.85
46	06/15/12	3,303.62	8.26	1,098.46	2,205.16	8.27	3,114.11
47	06/30/12	2,205.16	5.51	1,101.20	1,103.96	2.76	3,119.62
48	07/15/12	1,103.96	2.76	1,103.96	0.00	0.00	3,122.38
	TOTAL	53,122.38	3,122.38	50,000.00			

Conforme : _____