

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: **6/15/2011**

TABLE DATA

Table starts at date: **6/15/2011**
 or at payment number: **1**

24%

PERIODIC PAYMENT

semi-monthly
 Payments **2,633.38**

**GRABATO, EDGARDO
 AYALA LAND, INC.**

CALCULATIONS

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 | 06/15/11 | 100,000.00 | 1,000.00 | 1,633.38 | 98,366.62 | 25,402.41 | 1,000.00 |
| 2 | 06/30/11 | 98,366.62 | 983.67 | 1,649.72 | 96,716.90 | 24,418.74 | 1,983.67 |
| 3 | 07/15/11 | 96,716.90 | 967.17 | 1,666.21 | 95,050.68 | 23,451.57 | 2,950.84 |
| 4 | 07/31/11 | 95,050.68 | 950.51 | 1,682.88 | 93,367.81 | 22,501.07 | 3,901.34 |
| 5 | 08/15/11 | 93,367.81 | 933.68 | 1,699.71 | 91,668.10 | 21,567.39 | 4,835.02 |
| 6 | 08/31/11 | 91,668.10 | 916.68 | 1,716.70 | 89,951.40 | 20,650.71 | 5,751.70 |
| 7 | 09/15/11 | 89,951.40 | 899.51 | 1,733.87 | 88,217.53 | 19,751.19 | 6,651.22 |
| 8 | 09/30/11 | 88,217.53 | 882.18 | 1,751.21 | 86,466.32 | 18,869.02 | 7,533.39 |
| 9 | 10/15/11 | 86,466.32 | 864.66 | 1,768.72 | 84,697.60 | 18,004.36 | 8,398.05 |
| 10 | 10/31/11 | 84,697.60 | 846.98 | 1,786.41 | 82,911.19 | 17,157.38 | 9,245.03 |
| 11 | 11/15/11 | 82,911.19 | 829.11 | 1,804.27 | 81,106.92 | 16,328.27 | 10,074.14 |
| 12 | 11/30/11 | 81,106.92 | 811.07 | 1,822.31 | 79,284.61 | 15,517.20 | 10,885.21 |
| 13 | 12/15/11 | 79,284.61 | 792.85 | 1,840.54 | 77,444.07 | 14,724.35 | 11,678.06 |
| 14 | 12/31/11 | 77,444.07 | 774.44 | 1,858.94 | 75,585.13 | 13,949.91 | 12,452.50 |
| 15 | 01/15/12 | 75,585.13 | 755.85 | 1,877.53 | 73,707.60 | 13,194.06 | 13,208.35 |
| 16 | 01/31/12 | 73,707.60 | 737.08 | 1,896.31 | 71,811.29 | 12,456.99 | 13,945.42 |
| 17 | 02/15/12 | 71,811.29 | 718.11 | 1,915.27 | 69,896.02 | 11,738.87 | 14,663.54 |
| 18 | 02/29/12 | 69,896.02 | 698.96 | 1,934.42 | 67,961.59 | 11,039.91 | 15,362.50 |
| 19 | 03/15/12 | 67,961.59 | 679.62 | 1,953.77 | 66,007.83 | 10,360.30 | 16,042.11 |
| 20 | 03/31/12 | 66,007.83 | 660.08 | 1,973.31 | 64,034.52 | 9,700.22 | 16,702.19 |
| 21 | 04/15/12 | 64,034.52 | 640.35 | 1,993.04 | 62,041.48 | 9,059.87 | 17,342.54 |
| 22 | 04/30/12 | 62,041.48 | 620.41 | 2,012.97 | 60,028.51 | 8,439.46 | 17,962.95 |
| 23 | 05/15/12 | 60,028.51 | 600.29 | 2,033.10 | 57,995.42 | 7,839.17 | 18,563.24 |
| 24 | 05/31/12 | 57,995.42 | 579.95 | 2,053.43 | 55,941.99 | 7,259.22 | 19,143.19 |
| 25 | 06/15/12 | 55,941.99 | 559.42 | 2,073.96 | 53,868.02 | 6,699.80 | 19,702.61 |
| 26 | 06/30/12 | 53,868.02 | 538.68 | 2,094.70 | 51,773.32 | 6,161.12 | 20,241.29 |
| 27 | 07/15/12 | 51,773.32 | 517.73 | 2,115.65 | 49,657.67 | 5,643.39 | 20,759.02 |
| 28 | 07/31/12 | 49,657.67 | 496.58 | 2,136.81 | 47,520.86 | 5,146.81 | 21,255.60 |
| 29 | 08/15/12 | 47,520.86 | 475.21 | 2,158.17 | 45,362.69 | 4,671.60 | 21,730.81 |
| 30 | 08/31/12 | 45,362.69 | 453.63 | 2,179.76 | 43,182.93 | 4,217.97 | 22,184.44 |
| 31 | 09/15/12 | 43,182.93 | 431.83 | 2,201.55 | 40,981.38 | 3,786.14 | 22,616.27 |
| 32 | 09/30/12 | 40,981.38 | 409.81 | 2,223.57 | 38,757.81 | 3,376.33 | 23,026.08 |
| 33 | 10/15/12 | 38,757.81 | 387.58 | 2,245.81 | 36,512.00 | 2,988.75 | 23,413.66 |
| 34 | 10/31/12 | 36,512.00 | 365.12 | 2,268.26 | 34,243.74 | 2,623.63 | 23,778.78 |
| 35 | 11/15/12 | 34,243.74 | 342.44 | 2,290.95 | 31,952.79 | 2,281.19 | 24,121.22 |
| 36 | 11/30/12 | 31,952.79 | 319.53 | 2,313.86 | 29,638.94 | 1,961.67 | 24,440.74 |
| 37 | 12/15/12 | 29,638.94 | 296.39 | 2,336.99 | 27,301.94 | 1,665.28 | 24,737.13 |
| 38 | 12/31/12 | 27,301.94 | 273.02 | 2,360.36 | 24,941.58 | 1,392.26 | 25,010.15 |
| 39 | 01/15/13 | 24,941.58 | 249.42 | 2,383.97 | 22,557.61 | 1,142.84 | 25,259.57 |
| 40 | 01/31/13 | 22,557.61 | 225.58 | 2,407.81 | 20,149.80 | 917.27 | 25,485.14 |
| 41 | 02/15/13 | 20,149.80 | 201.50 | 2,431.89 | 17,717.92 | 715.77 | 25,686.64 |
| 42 | 02/28/13 | 17,717.92 | 177.18 | 2,456.20 | 15,261.71 | 538.59 | 25,863.82 |
| 43 | 03/15/13 | 15,261.71 | 152.62 | 2,480.77 | 12,780.95 | 385.97 | 26,016.44 |
| 44 | 03/31/13 | 12,780.95 | 127.81 | 2,505.57 | 10,275.37 | 258.16 | 26,144.25 |
| 45 | 04/15/13 | 10,275.37 | 102.75 | 2,530.63 | 7,744.74 | 155.41 | 26,247.00 |
| 46 | 04/30/13 | 7,744.74 | 77.45 | 2,555.94 | 5,188.81 | 77.96 | 26,324.45 |
| 47 | 05/15/13 | 5,188.81 | 51.89 | 2,581.50 | 2,607.31 | 26.07 | 26,376.34 |
| 48 | 05/31/13 | 2,607.31 | 26.07 | 2,607.31 | 0.00 | 0.00 | 26,402.41 |
| TOTAL | | 126,402.41 | 26,402.41 | 100,000.00 | | | |

Conforme : _____