Amortization Table : TRAVEL

Initial Data

LOAN DATA

Loan amount:	**53,480.00**
Annual interest rate:	**24%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**2/28/2011**

TABLE DATA

Table starts at date:	**2/28/2011**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**2,517.49**

RESTRUCTURED **24%**

SANTOS, MARIA EURICA
AYALA LAND, INC.

CALCULATIONS

Use payment of:	**2,517.49**	Beginning balance at payment 1:	**53,480.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	02/28/11	53,480.00	534.80	1,982.69	51,497.31	6,404.94	534.80
2	03/15/11	51,497.31	514.97	2,002.52	49,494.79	5,889.97	1,049.77
3	03/31/11	49,494.79	494.95	2,022.54	47,472.25	5,395.02	1,544.72
4	04/15/11	47,472.25	474.72	2,042.77	45,429.49	4,920.30	2,019.44
5	04/30/11	45,429.49	454.29	2,063.19	43,366.29	4,466.00	2,473.74
6	05/15/11	43,366.29	433.66	2,083.83	41,282.47	4,032.34	2,907.40
7	05/31/11	41,282.47	412.82	2,104.66	39,177.80	3,619.52	3,320.23
8	06/15/11	39,177.80	391.78	2,125.71	37,052.09	3,227.74	3,712.00
9	06/30/11	37,052.09	370.52	2,146.97	34,905.12	2,857.22	4,082.52
10	07/15/11	34,905.12	349.05	2,168.44	32,736.68	2,508.17	4,431.58
11	07/31/11	32,736.68	327.37	2,190.12	30,546.56	2,180.80	4,758.94
12	08/15/11	30,546.56	305.47	2,212.02	28,334.54	1,875.33	5,064.41
13	08/31/11	28,334.54	283.35	2,234.14	26,100.39	1,591.99	5,347.75
14	09/15/11	26,100.39	261.00	2,256.49	23,843.91	1,330.99	5,608.76
15	09/30/11	23,843.91	238.44	2,279.05	21,564.86	1,092.55	5,847.20
16	10/15/11	21,564.86	215.65	2,301.84	19,263.02	876.90	6,062.85
17	10/31/11	19,263.02	192.63	2,324.86	16,938.16	684.27	6,255.48
18	11/15/11	16,938.16	169.38	2,348.11	14,590.05	514.89	6,424.86
19	11/30/11	14,590.05	145.90	2,371.59	12,218.46	368.99	6,570.76
20	12/15/11	12,218.46	122.18	2,395.30	9,823.16	246.80	6,692.94
21	12/31/11	9,823.16	98.23	2,419.26	7,403.90	148.57	6,791.17
22	01/15/12	7,403.90	74.04	2,443.45	4,960.45	74.53	6,865.21
23	01/31/12	4,960.45	49.60	2,467.88	2,492.56	24.93	6,914.82
24	02/15/12	2,492.56	24.93	2,492.56	0.00	0.00	6,939.74
	TOTAL	**60,419.74**	**6,939.74**	**53,480.00**			

Conforme : _____