Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**15,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**8/15/2012**

TABLE DATA

Table starts at date:	**8/15/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**685.27**

SPECIAL PROMO **18%**

Emp.No: 0

Reganon, Renalfo Pacadar
AYALA LAND, INC.

CALCULATIONS

Use payment of:	**685.27**
1st payment in table:	**1**
Beginning balance at payment 1:	**15,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	**Date**	**Balance**	**Interest**	**Principal**	**Principal**	**Interest**	**Interest**
1	08/15/12	15,000.00	112.50	572.77	14,427.23	1,334.01	112.50
2	08/31/12	14,427.23	108.20	577.07	13,850.16	1,225.80	220.70
3	09/15/12	13,850.16	103.88	581.39	13,268.77	1,121.93	324.58
4	09/30/12	13,268.77	99.52	585.76	12,683.01	1,022.41	424.10
5	10/15/12	12,683.01	95.12	590.15	12,092.86	927.29	519.22
6	10/31/12	12,092.86	90.70	594.57	11,498.29	836.59	609.92
7	11/15/12	11,498.29	86.24	599.03	10,899.25	750.35	696.15
8	11/30/12	10,899.25	81.74	603.53	10,295.73	668.61	777.90
9	12/15/12	10,295.73	77.22	608.05	9,687.67	591.39	855.11
10	12/31/12	9,687.67	72.66	612.61	9,075.06	518.73	927.77
11	01/15/13	9,075.06	68.06	617.21	8,457.85	450.67	995.84
12	01/31/13	8,457.85	63.43	621.84	7,836.02	387.24	1,059.27
13	02/15/13	7,836.02	58.77	626.50	7,209.51	328.47	1,118.04
14	02/28/13	7,209.51	54.07	631.20	6,578.31	274.40	1,172.11
15	03/15/13	6,578.31	49.34	635.93	5,942.38	225.06	1,221.45
16	03/31/13	5,942.38	44.57	640.70	5,301.68	180.49	1,266.02
17	04/15/13	5,301.68	39.76	645.51	4,656.17	140.73	1,305.78
18	04/30/13	4,656.17	34.92	650.35	4,005.82	105.81	1,340.70
19	05/15/13	4,005.82	30.04	655.23	3,350.59	75.76	1,370.74
20	05/31/13	3,350.59	25.13	660.14	2,690.45	50.63	1,395.87
21	06/15/13	2,690.45	20.18	665.09	2,025.36	30.46	1,416.05
22	06/30/13	2,025.36	15.19	670.08	1,355.28	15.27	1,431.24
23	07/15/13	1,355.28	10.16	675.11	680.17	5.10	1,441.41
24	07/31/13	680.17	5.10	680.17	0.00	0.00	1,446.51
	TOTAL	**16,446.51**	**1,446.51**	**15,000.00**			

Conforme : _____