

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **54,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **1/15/2012**

TABLE DATA

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

PERIODIC PAYMENT

0000168676

24%

semi-monthly
 Payments **1,422.03**

LUMANDAS, MARRIANNE D
BPI-MS

CALCULATIONS

Use payment of: **1,422.03**
 1st payment in table: **1**

Beginning balance at payment 1: **54,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	01/15/12	54,000.00	540.00	882.03	53,117.97	13,717.30	540.00
2	01/31/12	53,117.97	531.18	890.85	52,227.13	13,186.12	1,071.18
3	02/15/12	52,227.13	522.27	899.76	51,327.37	12,663.85	1,593.45
4	02/29/12	51,327.37	513.27	908.75	50,418.62	12,150.58	2,106.72
5	03/15/12	50,418.62	504.19	917.84	49,500.78	11,646.39	2,610.91
6	03/31/12	49,500.78	495.01	927.02	48,573.76	11,151.38	3,105.92
7	04/15/12	48,573.76	485.74	936.29	47,637.47	10,665.65	3,591.66
8	04/30/12	47,637.47	476.37	945.65	46,691.81	10,189.27	4,068.03
9	05/15/12	46,691.81	466.92	955.11	45,736.70	9,722.35	4,534.95
10	05/31/12	45,736.70	457.37	964.66	44,772.04	9,264.99	4,992.32
11	06/15/12	44,772.04	447.72	974.31	43,797.74	8,817.26	5,440.04
12	06/30/12	43,797.74	437.98	984.05	42,813.69	8,379.29	5,878.01
13	07/15/12	42,813.69	428.14	993.89	41,819.80	7,951.15	6,306.15
14	07/31/12	41,819.80	418.20	1,003.83	40,815.97	7,532.95	6,724.35
15	08/15/12	40,815.97	408.16	1,013.87	39,802.10	7,124.79	7,132.51
16	08/31/12	39,802.10	398.02	1,024.01	38,778.10	6,726.77	7,530.53
17	09/15/12	38,778.10	387.78	1,034.25	37,743.85	6,338.99	7,918.31
18	09/30/12	37,743.85	377.44	1,044.59	36,699.26	5,961.55	8,295.75
19	10/15/12	36,699.26	366.99	1,055.03	35,644.23	5,594.56	8,662.74
20	10/31/12	35,644.23	356.44	1,065.58	34,578.64	5,238.12	9,019.18
21	11/15/12	34,578.64	345.79	1,076.24	33,502.40	4,892.33	9,364.97
22	11/30/12	33,502.40	335.02	1,087.00	32,415.40	4,557.31	9,699.99
23	12/15/12	32,415.40	324.15	1,097.87	31,317.52	4,233.15	10,024.15
24	12/31/12	31,317.52	313.18	1,108.85	30,208.67	3,919.98	10,337.32
25	01/15/13	30,208.67	302.09	1,119.94	29,088.73	3,617.89	10,639.41
26	01/31/13	29,088.73	290.89	1,131.14	27,957.59	3,327.00	10,930.30
27	02/15/13	27,957.59	279.58	1,142.45	26,815.14	3,047.43	11,209.87
28	02/28/13	26,815.14	268.15	1,153.88	25,661.27	2,779.28	11,478.02
29	03/15/13	25,661.27	256.61	1,165.41	24,495.85	2,522.66	11,734.64
30	03/31/13	24,495.85	244.96	1,177.07	23,318.78	2,277.71	11,979.60
31	04/15/13	23,318.78	233.19	1,188.84	22,129.94	2,044.52	12,212.78
32	04/30/13	22,129.94	221.30	1,200.73	20,929.22	1,823.22	12,434.08
33	05/15/13	20,929.22	209.29	1,212.73	19,716.48	1,613.93	12,643.38
34	05/31/13	19,716.48	197.16	1,224.86	18,491.62	1,416.76	12,840.54
35	06/15/13	18,491.62	184.92	1,237.11	17,254.51	1,231.85	13,025.46
36	06/30/13	17,254.51	172.55	1,249.48	16,005.03	1,059.30	13,198.00
37	07/15/13	16,005.03	160.05	1,261.98	14,743.05	899.25	13,358.05
38	07/31/13	14,743.05	147.43	1,274.60	13,468.45	751.82	13,505.48
39	08/15/13	13,468.45	134.68	1,287.34	12,181.11	617.13	13,640.17
40	08/31/13	12,181.11	121.81	1,300.22	10,880.89	495.32	13,761.98
41	09/15/13	10,880.89	108.81	1,313.22	9,567.68	386.51	13,870.79
42	09/30/13	9,567.68	95.68	1,326.35	8,241.32	290.84	13,966.46
43	10/15/13	8,241.32	82.41	1,339.61	6,901.71	208.42	14,048.88
44	10/31/13	6,901.71	69.02	1,353.01	5,548.70	139.41	14,117.89
45	11/15/13	5,548.70	55.49	1,366.54	4,182.16	83.92	14,173.38
46	11/30/13	4,182.16	41.82	1,380.21	2,801.96	42.10	14,215.20
47	12/15/13	2,801.96	28.02	1,394.01	1,407.95	14.08	14,243.22
48	12/31/13	1,407.95	14.08	1,407.95	0.00	0.00	14,257.30
TOTAL		68,257.30	14,257.30	54,000.00			

Conforme : _____