

Initial Data

LOAN DATA

Loan amount:	11,000.00
Annual interest rate:	24%
Term in years:	2
Payments per year:	24
First payment due:	11/15/2010

TABLE DATA

Table starts at date:	11/15/2010
or at payment number:	1

PERIODIC PAYMENT

24%

semi-monthly		
Payments	289.67	JULIE ANN B. GALLARDO

CALCULATIONS

Use payment of:	289.67	Beginning balance at payment 1:	11,000.00
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	11/15/10	11,000.00	110.00	179.67	10,820.33	2,794.27	110.00
2	11/30/10	10,820.33	108.20	181.47	10,638.86	2,686.06	218.20
3	12/15/10	10,638.86	106.39	183.28	10,455.58	2,579.67	324.59
4	12/31/10	10,455.58	104.56	185.12	10,270.46	2,475.12	429.15
5	01/15/11	10,270.46	102.70	186.97	10,083.49	2,372.41	531.85
6	01/31/11	10,083.49	100.83	188.84	9,894.65	2,271.58	632.69
7	02/15/11	9,894.65	98.95	190.73	9,703.93	2,172.63	731.63
8	02/28/11	9,703.93	97.04	192.63	9,511.30	2,075.59	828.67
9	03/15/11	9,511.30	95.11	194.56	9,316.74	1,980.48	923.79
10	03/31/11	9,316.74	93.17	196.50	9,120.23	1,887.31	1,016.95
11	04/15/11	9,120.23	91.20	198.47	8,921.76	1,796.11	1,108.16
12	04/30/11	8,921.76	89.22	200.45	8,721.31	1,706.89	1,197.37
13	05/15/11	8,721.31	87.21	202.46	8,518.85	1,619.68	1,284.59
14	05/31/11	8,518.85	85.19	204.48	8,314.36	1,534.49	1,369.77
15	06/15/11	8,314.36	83.14	206.53	8,107.84	1,451.35	1,452.92
16	06/30/11	8,107.84	81.08	208.59	7,899.24	1,370.27	1,534.00
17	07/15/11	7,899.24	78.99	210.68	7,688.56	1,291.28	1,612.99
18	07/31/11	7,688.56	76.89	212.79	7,475.78	1,214.39	1,689.87
19	08/15/11	7,475.78	74.76	214.91	7,260.86	1,139.63	1,764.63
20	08/31/11	7,260.86	72.61	217.06	7,043.80	1,067.02	1,837.24
21	09/15/11	7,043.80	70.44	219.23	6,824.56	996.59	1,907.68
22	09/30/11	6,824.56	68.25	221.43	6,603.14	928.34	1,975.92
23	10/15/11	6,603.14	66.03	223.64	6,379.50	862.31	2,041.96
24	10/31/11	6,379.50	63.79	225.88	6,153.62	798.51	2,105.75
25	11/15/11	6,153.62	61.54	228.14	5,925.48	736.98	2,167.29
26	11/30/11	5,925.48	59.25	230.42	5,695.07	677.72	2,226.54
27	12/15/11	5,695.07	56.95	232.72	5,462.34	620.77	2,283.49
28	12/31/11	5,462.34	54.62	235.05	5,227.29	566.15	2,338.12
29	01/15/12	5,227.29	52.27	237.40	4,999.90	513.88	2,390.39
30	01/31/12	4,999.90	49.90	239.77	4,750.12	463.98	2,440.29
31	02/15/12	4,750.12	47.50	242.17	4,507.95	416.48	2,487.79
32	02/29/12	4,507.95	45.08	244.59	4,263.36	371.40	2,532.87
33	03/15/12	4,263.36	42.63	247.04	4,016.32	328.76	2,575.50
34	03/31/12	4,016.32	40.16	249.51	3,766.81	288.60	2,615.67
35	04/15/12	3,766.81	37.67	252.00	3,514.81	250.93	2,653.33
36	04/30/12	3,514.81	35.15	254.52	3,260.28	215.78	2,688.48
37	05/15/12	3,260.28	32.60	257.07	3,003.21	183.18	2,721.08
38	05/31/12	3,003.21	30.03	259.64	2,743.57	153.15	2,751.12
39	06/15/12	2,743.57	27.44	262.24	2,481.34	125.71	2,778.55
40	06/30/12	2,481.34	24.81	264.86	2,216.48	100.90	2,803.37
41	07/15/12	2,216.48	22.16	267.51	1,948.97	78.73	2,825.53
42	07/31/12	1,948.97	19.49	270.18	1,678.79	59.24	2,845.02
43	08/15/12	1,678.79	16.79	272.88	1,405.90	42.46	2,861.81
44	08/31/12	1,405.90	14.06	275.61	1,130.29	28.40	2,875.87
45	09/15/12	1,130.29	11.30	278.37	851.92	17.09	2,887.17
46	09/30/12	851.92	8.52	281.15	570.77	8.58	2,895.69
47	10/15/12	570.77	5.71	283.96	286.80	2.87	2,901.40
48	10/31/12	286.80	2.87	286.80	0.00	0.00	2,904.27
	TOTAL	13,904.27	2,904.27	11,000.00			

Conforme :