

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **39,500.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **9/15/2011**

TABLE DATA

Table starts at date: **9/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

18%

semi-monthly
 Payments **982.96**

CALCULATIONS

CASIAO, ERLINDA
ISUZU AUTOMOTIVE DEALERSHIP, INC.

Use payment of: **982.96**
 1st payment in table: **1**

Beginning balance at payment 1: **39,500.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	09/15/11	39,500.00	296.25	686.71	38,813.29	7,385.79	296.25
2	09/30/11	38,813.29	291.10	691.86	38,121.43	7,094.69	587.35
3	10/15/11	38,121.43	285.91	697.05	37,424.38	6,808.78	873.26
4	10/31/11	37,424.38	280.68	702.28	36,722.11	6,528.10	1,153.94
5	11/15/11	36,722.11	275.42	707.54	36,014.56	6,252.68	1,429.36
6	11/30/11	36,014.56	270.11	712.85	35,301.71	5,982.57	1,699.47
7	12/15/11	35,301.71	264.76	718.20	34,583.52	5,717.81	1,964.23
8	12/31/11	34,583.52	259.38	723.58	33,859.93	5,458.43	2,223.61
9	01/15/12	33,859.93	253.95	729.01	33,130.92	5,204.48	2,477.56
10	01/31/12	33,130.92	248.48	734.48	32,396.45	4,956.00	2,726.04
11	02/15/12	32,396.45	242.97	739.99	31,656.46	4,713.03	2,969.01
12	02/29/12	31,656.46	237.42	745.54	30,910.93	4,475.60	3,206.44
13	03/15/12	30,910.93	231.83	751.13	30,159.80	4,243.77	3,438.27
14	03/31/12	30,159.80	226.20	756.76	29,403.04	4,017.57	3,664.47
15	04/15/12	29,403.04	220.52	762.44	28,640.60	3,797.05	3,884.99
16	04/30/12	28,640.60	214.80	768.15	27,872.45	3,582.25	4,099.79
17	05/15/12	27,872.45	209.04	773.92	27,098.53	3,373.20	4,308.84
18	05/31/12	27,098.53	203.24	779.72	26,318.81	3,169.96	4,512.08
19	06/15/12	26,318.81	197.39	785.57	25,533.24	2,972.57	4,709.47
20	06/30/12	25,533.24	191.50	791.46	24,741.78	2,781.07	4,900.97
21	07/15/12	24,741.78	185.56	797.40	23,944.39	2,595.51	5,086.53
22	07/31/12	23,944.39	179.58	803.38	23,141.01	2,415.93	5,266.11
23	08/15/12	23,141.01	173.56	809.40	22,331.61	2,242.37	5,439.67
24	08/31/12	22,331.61	167.49	815.47	21,516.14	2,074.88	5,607.16
25	09/15/12	21,516.14	161.37	821.59	20,694.55	1,913.51	5,768.53
26	09/30/12	20,694.55	155.21	827.75	19,866.80	1,758.30	5,923.74
27	10/15/12	19,866.80	149.00	833.96	19,032.84	1,609.30	6,072.74
28	10/31/12	19,032.84	142.75	840.21	18,192.63	1,466.56	6,215.48
29	11/15/12	18,192.63	136.44	846.51	17,346.11	1,330.11	6,351.93
30	11/30/12	17,346.11	130.10	852.86	16,493.25	1,200.02	6,482.03
31	12/15/12	16,493.25	123.70	859.26	15,633.99	1,076.32	6,605.72
32	12/31/12	15,633.99	117.25	865.70	14,768.29	959.06	6,722.98
33	01/15/13	14,768.29	110.76	872.20	13,896.09	848.30	6,833.74
34	01/31/13	13,896.09	104.22	878.74	13,017.35	744.08	6,937.96
35	02/15/13	13,017.35	97.63	885.33	12,132.02	646.45	7,035.59
36	02/28/13	12,132.02	90.99	891.97	11,240.05	555.46	7,126.58
37	03/15/13	11,240.05	84.30	898.66	10,341.39	471.16	7,210.88
38	03/31/13	10,341.39	77.56	905.40	9,435.99	393.60	7,288.44
39	04/15/13	9,435.99	70.77	912.19	8,523.81	322.83	7,359.21
40	04/30/13	8,523.81	63.93	919.03	7,604.77	258.90	7,423.14
41	05/15/13	7,604.77	57.04	925.92	6,678.85	201.86	7,480.18
42	05/31/13	6,678.85	50.09	932.87	5,745.98	151.77	7,530.27
43	06/15/13	5,745.98	43.09	939.86	4,806.12	108.68	7,573.36
44	06/30/13	4,806.12	36.05	946.91	3,859.21	72.63	7,609.41
45	07/15/13	3,859.21	28.94	954.02	2,905.19	43.69	7,638.35
46	07/31/13	2,905.19	21.79	961.17	1,944.02	21.90	7,660.14
47	08/15/13	1,944.02	14.58	968.38	975.64	7.32	7,674.72
48	08/31/13	975.64	7.32	975.64	0.00	0.00	7,682.04
TOTAL		47,182.04	7,682.04	39,500.00			

Conforme :