Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**150,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**12/15/2011**

TABLE DATA

Table starts at date:	**12/15/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**3,732.76**

GERONA, ALLAN M.
HONDA CARS

CALCULATIONS

Use payment of:	**3,732.76**	Beginning balance at payment 1:	**150,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	12/15/11	150,000.00	1,125.00	2,607.76	147,392.24	28,047.31	1,125.00
2	12/31/11	147,392.24	1,105.44	2,627.31	144,764.93	26,941.86	2,230.44
3	01/15/12	144,764.93	1,085.74	2,647.02	142,117.91	25,856.13	3,316.18
4	01/31/12	142,117.91	1,065.88	2,666.87	139,451.04	24,790.24	4,382.06
5	02/15/12	139,451.04	1,045.88	2,686.87	136,764.16	23,744.36	5,427.95
6	02/29/12	136,764.16	1,025.73	2,707.03	134,057.14	22,718.63	6,453.68
7	03/15/12	134,057.14	1,005.43	2,727.33	131,329.81	21,713.20	7,459.11
8	03/31/12	131,329.81	984.97	2,747.78	128,582.03	20,728.23	8,444.08
9	04/15/12	128,582.03	964.37	2,768.39	125,813.64	19,763.86	9,408.44
10	04/30/12	125,813.64	943.60	2,789.15	123,024.48	18,820.26	10,352.05
11	05/15/12	123,024.48	922.68	2,810.07	120,214.41	17,897.57	11,274.73
12	05/31/12	120,214.41	901.61	2,831.15	117,383.26	16,995.97	12,176.34
13	06/15/12	117,383.26	880.37	2,852.38	114,530.88	16,115.59	13,056.71
14	06/30/12	114,530.88	858.98	2,873.77	111,657.11	15,256.61	13,915.69
15	07/15/12	111,657.11	837.43	2,895.33	108,761.78	14,419.18	14,753.12
16	07/31/12	108,761.78	815.71	2,917.04	105,844.73	13,603.47	15,568.84
17	08/15/12	105,844.73	793.84	2,938.92	102,905.81	12,809.63	16,362.67
18	08/31/12	102,905.81	771.79	2,960.96	99,944.85	12,037.84	17,134.47
19	09/15/12	99,944.85	749.59	2,983.17	96,961.68	11,288.25	17,884.05
20	09/30/12	96,961.68	727.21	3,005.54	93,956.14	10,561.04	18,611.26
21	10/15/12	93,956.14	704.67	3,028.09	90,928.05	9,856.37	19,315.94
22	10/31/12	90,928.05	681.96	3,050.80	87,877.26	9,174.41	19,997.90
23	11/15/12	87,877.26	659.08	3,073.68	84,803.58	8,515.33	20,656.98
24	11/30/12	84,803.58	636.03	3,096.73	81,706.85	7,879.30	21,293.00
25	12/15/12	81,706.85	612.80	3,119.95	78,586.89	7,266.50	21,905.80
26	12/31/12	78,586.89	589.40	3,143.35	75,443.54	6,677.10	22,495.20
27	01/15/13	75,443.54	565.83	3,166.93	72,276.61	6,111.27	23,061.03
28	01/31/13	72,276.61	542.07	3,190.68	69,085.93	5,569.20	23,603.11
29	02/15/13	69,085.93	518.14	3,214.61	65,871.32	5,051.05	24,121.25
30	02/28/13	65,871.32	494.03	3,238.72	62,632.59	4,557.02	24,615.29
31	03/15/13	62,632.59	469.74	3,263.01	59,369.58	4,087.28	25,085.03
32	03/31/13	59,369.58	445.27	3,287.48	56,082.10	3,642.00	25,530.30
33	04/15/13	56,082.10	420.62	3,312.14	52,769.96	3,221.39	25,950.92
34	04/30/13	52,769.96	395.77	3,336.98	49,432.98	2,825.61	26,346.69
35	05/15/13	49,432.98	370.75	3,362.01	46,070.97	2,454.87	26,717.44
36	05/31/13	46,070.97	345.53	3,387.22	42,683.74	2,109.33	27,062.97
37	06/15/13	42,683.74	320.13	3,412.63	39,271.11	1,789.21	27,383.10
38	06/30/13	39,271.11	294.53	3,438.22	35,832.89	1,494.67	27,677.63
39	07/15/13	35,832.89	268.75	3,464.01	32,368.88	1,225.93	27,946.38
40	07/31/13	32,368.88	242.77	3,489.99	28,878.89	983.16	28,189.15
41	08/15/13	28,878.89	216.59	3,516.16	25,362.73	766.57	28,405.74
42	08/31/13	25,362.73	190.22	3,542.54	21,820.19	576.35	28,595.96
43	09/15/13	21,820.19	163.65	3,569.10	18,251.09	412.69	28,759.61
44	09/30/13	18,251.09	136.88	3,595.87	14,655.21	275.81	28,896.49
45	10/15/13	14,655.21	109.91	3,622.84	11,032.37	165.90	29,006.41
46	10/31/13	11,032.37	82.74	3,650.01	7,382.36	83.15	29,089.15
47	11/15/13	7,382.36	55.37	3,677.39	3,704.97	27.79	29,144.52
48	11/30/13	3,704.97	27.79	3,704.97	-	0.00	29,172.31
	TOTAL	**179,172.31**	**29,172.31**	**150,000.00**			

Conforme : _____