Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**80,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**11/15/2011**

TABLE DATA

Table starts at date:	**11/15/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments **1,990.80**

TERIA, MARIO
HONDA CARS

CALCULATIONS

Use payment of:	**1,990.80**	Beginning balance at payment 1:	**80,000.00**
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	11/15/11	80,000.00	600.00	1,390.80	78,609.20	14,958.56	600.00
2	11/30/11	78,609.20	589.57	1,401.23	77,207.96	14,368.99	1,189.57
3	12/15/11	77,207.96	579.06	1,411.74	75,796.22	13,789.93	1,768.63
4	12/31/11	75,796.22	568.47	1,422.33	74,373.89	13,221.46	2,337.10
5	01/15/12	74,373.89	557.80	1,433.00	72,940.89	12,663.66	2,894.90
6	01/31/12	72,940.89	547.06	1,443.75	71,497.14	12,116.60	3,441.96
7	02/15/12	71,497.14	536.23	1,454.57	70,042.57	11,580.37	3,978.19
8	02/29/12	70,042.57	525.32	1,465.48	68,577.08	11,055.05	4,503.51
9	03/15/12	68,577.08	514.33	1,476.48	67,100.61	10,540.73	5,017.84
10	03/31/12	67,100.61	503.25	1,487.55	65,613.06	10,037.47	5,521.09
11	04/15/12	65,613.06	492.10	1,498.71	64,114.35	9,545.37	6,013.19
12	04/30/12	64,114.35	480.86	1,509.95	62,604.41	9,064.52	6,494.05
13	05/15/12	62,604.41	469.53	1,521.27	61,083.14	8,594.98	6,963.58
14	05/31/12	61,083.14	458.12	1,532.68	59,550.46	8,136.86	7,421.70
15	06/15/12	59,550.46	446.63	1,544.17	58,006.28	7,690.23	7,868.33
16	06/30/12	58,006.28	435.05	1,555.76	56,450.53	7,255.18	8,303.38
17	07/15/12	56,450.53	423.38	1,567.42	54,883.10	6,831.80	8,726.76
18	07/31/12	54,883.10	411.62	1,579.18	53,303.92	6,420.18	9,138.38
19	08/15/12	53,303.92	399.78	1,591.02	51,712.90	6,020.40	9,538.16
20	08/31/12	51,712.90	387.85	1,602.96	50,109.94	5,632.56	9,926.01
21	09/15/12	50,109.94	375.82	1,614.98	48,494.96	5,256.73	10,301.83
22	09/30/12	48,494.96	363.71	1,627.09	46,867.87	4,893.02	10,665.54
23	10/15/12	46,867.87	351.51	1,639.29	45,228.58	4,541.51	11,017.05
24	10/31/12	45,228.58	339.21	1,651.59	43,576.99	4,202.30	11,356.27
25	11/15/12	43,576.99	326.83	1,663.98	41,913.01	3,875.47	11,683.10
26	11/30/12	41,913.01	314.35	1,676.46	40,236.55	3,561.12	11,997.44
27	12/15/12	40,236.55	301.77	1,689.03	38,547.53	3,259.35	12,299.22
28	12/31/12	38,547.53	289.11	1,701.70	36,845.83	2,970.24	12,588.32
29	01/15/13	36,845.83	276.34	1,714.46	35,131.37	2,693.90	12,864.67
30	01/31/13	35,131.37	263.49	1,727.32	33,404.05	2,430.41	13,128.15
31	02/15/13	33,404.05	250.53	1,740.27	31,663.78	2,179.88	13,378.68
32	02/28/13	31,663.78	237.48	1,753.33	29,910.45	1,942.40	13,616.16
33	03/15/13	29,910.45	224.33	1,766.47	28,143.98	1,718.07	13,840.49
34	03/31/13	28,143.98	211.08	1,779.72	26,364.25	1,506.99	14,051.57
35	04/15/13	26,364.25	197.73	1,793.07	24,571.18	1,309.26	14,249.30
36	04/30/13	24,571.18	184.28	1,806.52	22,764.66	1,124.98	14,433.58
37	05/15/13	22,764.66	170.73	1,820.07	20,944.59	954.24	14,604.32
38	05/31/13	20,944.59	157.08	1,833.72	19,110.88	797.16	14,761.40
39	06/15/13	19,110.88	143.33	1,847.47	17,263.40	653.83	14,904.74
40	06/30/13	17,263.40	129.48	1,861.33	15,402.08	524.35	15,034.21
41	07/15/13	15,402.08	115.52	1,875.29	13,526.79	408.84	15,149.73
42	07/31/13	13,526.79	101.45	1,889.35	11,637.44	307.38	15,251.18
43	08/15/13	11,637.44	87.28	1,903.52	9,733.91	220.10	15,338.46
44	08/31/13	9,733.91	73.00	1,917.80	7,816.11	147.10	15,411.46
45	09/15/13	7,816.11	58.62	1,932.18	5,883.93	88.48	15,470.08
46	09/30/13	5,883.93	44.13	1,946.67	3,937.26	44.35	15,514.21
47	10/15/13	3,937.26	29.53	1,961.27	1,975.98	14.82	15,543.74
48	10/31/13	1,975.98	14.82	1,975.98	-	0.00	15,558.56
	TOTAL	**95,558.56**	**15,558.56**	**80,000.00**			

Conforme : _____