

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **100,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/31/2011**

### TABLE DATA

Table starts at date: **12/31/2011**  
 or at payment number: **1**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **2,488.50**

**Mauleon, Gabriel II**  
**HONDA CARS**

### CALCULATIONS

Use payment of: **2,488.50**  
 1st payment in table: **1**

Beginning balance at payment 1: **100,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

| No. | Payment Date | Beginning Balance | Interest  | Principal  | Outstanding Balance |           | Cumulative Interest |
|-----|--------------|-------------------|-----------|------------|---------------------|-----------|---------------------|
|     |              |                   |           |            | Principal           | Interest  |                     |
| 1   | 12/31/11     | 100,000.00        | 750.00    | 1,738.50   | 98,261.50           | 18,698.20 | 750.00              |
| 2   | 01/15/12     | 98,261.50         | 736.96    | 1,751.54   | 96,509.95           | 17,961.24 | 1,486.96            |
| 3   | 01/31/12     | 96,509.95         | 723.82    | 1,764.68   | 94,745.27           | 17,237.42 | 2,210.79            |
| 4   | 02/15/12     | 94,745.27         | 710.59    | 1,777.91   | 92,967.36           | 16,526.83 | 2,921.38            |
| 5   | 02/29/12     | 92,967.36         | 697.26    | 1,791.25   | 91,176.11           | 15,829.57 | 3,618.63            |
| 6   | 03/15/12     | 91,176.11         | 683.82    | 1,804.68   | 89,371.43           | 15,145.75 | 4,302.45            |
| 7   | 03/31/12     | 89,371.43         | 670.29    | 1,818.22   | 87,553.21           | 14,475.47 | 4,972.74            |
| 8   | 04/15/12     | 87,553.21         | 656.65    | 1,831.86   | 85,721.35           | 13,818.82 | 5,629.39            |
| 9   | 04/30/12     | 85,721.35         | 642.91    | 1,845.59   | 83,875.76           | 13,175.91 | 6,272.30            |
| 10  | 05/15/12     | 83,875.76         | 629.07    | 1,859.44   | 82,016.32           | 12,546.84 | 6,901.36            |
| 11  | 05/31/12     | 82,016.32         | 615.12    | 1,873.38   | 80,142.94           | 11,931.72 | 7,516.49            |
| 12  | 06/15/12     | 80,142.94         | 601.07    | 1,887.43   | 78,255.51           | 11,330.64 | 8,117.56            |
| 13  | 06/30/12     | 78,255.51         | 586.92    | 1,901.59   | 76,353.92           | 10,743.73 | 8,704.48            |
| 14  | 07/15/12     | 76,353.92         | 572.65    | 1,915.85   | 74,438.07           | 10,171.07 | 9,277.13            |
| 15  | 07/31/12     | 74,438.07         | 558.29    | 1,930.22   | 72,507.85           | 9,612.79  | 9,835.42            |
| 16  | 08/15/12     | 72,507.85         | 543.81    | 1,944.70   | 70,563.16           | 9,068.98  | 10,379.22           |
| 17  | 08/31/12     | 70,563.16         | 529.22    | 1,959.28   | 68,603.88           | 8,539.76  | 10,908.45           |
| 18  | 09/15/12     | 68,603.88         | 514.53    | 1,973.98   | 66,629.90           | 8,025.23  | 11,422.98           |
| 19  | 09/30/12     | 66,629.90         | 499.72    | 1,988.78   | 64,641.12           | 7,525.50  | 11,922.70           |
| 20  | 10/15/12     | 64,641.12         | 484.81    | 2,003.70   | 62,637.42           | 7,040.69  | 12,407.51           |
| 21  | 10/31/12     | 62,637.42         | 469.78    | 2,018.72   | 60,618.70           | 6,570.91  | 12,877.29           |
| 22  | 11/15/12     | 60,618.70         | 454.64    | 2,033.86   | 58,584.84           | 6,116.27  | 13,331.93           |
| 23  | 11/30/12     | 58,584.84         | 439.39    | 2,049.12   | 56,535.72           | 5,676.89  | 13,771.32           |
| 24  | 12/15/12     | 56,535.72         | 424.02    | 2,064.49   | 54,471.23           | 5,252.87  | 14,195.33           |
| 25  | 12/31/12     | 54,471.23         | 408.53    | 2,079.97   | 52,391.26           | 4,844.33  | 14,603.87           |
| 26  | 01/15/13     | 52,391.26         | 392.93    | 2,095.57   | 50,295.69           | 4,451.40  | 14,996.80           |
| 27  | 01/31/13     | 50,295.69         | 377.22    | 2,111.29   | 48,184.41           | 4,074.18  | 15,374.02           |
| 28  | 02/15/13     | 48,184.41         | 361.38    | 2,127.12   | 46,057.29           | 3,712.80  | 15,735.40           |
| 29  | 02/28/13     | 46,057.29         | 345.43    | 2,143.07   | 43,914.21           | 3,367.37  | 16,080.83           |
| 30  | 03/15/13     | 43,914.21         | 329.36    | 2,159.15   | 41,755.06           | 3,038.01  | 16,410.19           |
| 31  | 03/31/13     | 41,755.06         | 313.16    | 2,175.34   | 39,579.72           | 2,724.85  | 16,723.35           |
| 32  | 04/15/13     | 39,579.72         | 296.85    | 2,191.66   | 37,388.07           | 2,428.00  | 17,020.20           |
| 33  | 04/30/13     | 37,388.07         | 280.41    | 2,208.09   | 35,179.97           | 2,147.59  | 17,300.61           |
| 34  | 05/15/13     | 35,179.97         | 263.85    | 2,224.65   | 32,955.32           | 1,883.74  | 17,564.46           |
| 35  | 05/31/13     | 32,955.32         | 247.16    | 2,241.34   | 30,713.98           | 1,636.58  | 17,811.63           |
| 36  | 06/15/13     | 30,713.98         | 230.35    | 2,258.15   | 28,455.83           | 1,406.22  | 18,041.98           |
| 37  | 06/30/13     | 28,455.83         | 213.42    | 2,275.09   | 26,180.74           | 1,192.80  | 18,255.40           |
| 38  | 07/15/13     | 26,180.74         | 196.36    | 2,292.15   | 23,888.59           | 996.45    | 18,451.76           |
| 39  | 07/31/13     | 23,888.59         | 179.16    | 2,309.34   | 21,579.25           | 817.28    | 18,630.92           |
| 40  | 08/15/13     | 21,579.25         | 161.84    | 2,326.66   | 19,252.59           | 655.44    | 18,792.76           |
| 41  | 08/31/13     | 19,252.59         | 144.39    | 2,344.11   | 16,908.49           | 511.04    | 18,937.16           |
| 42  | 09/15/13     | 16,908.49         | 126.81    | 2,361.69   | 14,546.79           | 384.23    | 19,063.97           |
| 43  | 09/30/13     | 14,546.79         | 109.10    | 2,379.40   | 12,167.39           | 275.13    | 19,173.07           |
| 44  | 10/15/13     | 12,167.39         | 91.26     | 2,397.25   | 9,770.14            | 183.87    | 19,264.33           |
| 45  | 10/31/13     | 9,770.14          | 73.28     | 2,415.23   | 7,354.91            | 110.60    | 19,337.60           |
| 46  | 11/15/13     | 7,354.91          | 55.16     | 2,433.34   | 4,921.57            | 55.44     | 19,392.77           |
| 47  | 11/30/13     | 4,921.57          | 36.91     | 2,451.59   | 2,469.98            | 18.52     | 19,429.68           |
| 48  | 12/15/13     | 2,469.98          | 18.52     | 2,469.98   | -                   | 0.00      | 19,448.20           |
|     | TOTAL        | 119,448.20        | 19,448.20 | 100,000.00 |                     |           |                     |

Conforme : \_\_\_\_\_