

# Amortization Table : TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **37,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/31/2010**

### TABLE DATA

Table starts at date: **12/31/2010**  
 or at payment number: **1**

### PERIODIC PAYMENT

**24%**

semi-monthly

Payments **974.35**

**LORIE JENKY FAME**

### CALCULATIONS

**BPI**

Use payment of: **974.35**      Beginning balance at payment 1: **37,000.00**  
 1st payment in table: 1      Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	12/31/10	37,000.00	370.00	604.35	36,395.65	9,398.89	370.00
2	01/15/11	36,395.65	363.96	610.40	35,785.25	9,034.94	733.96
3	01/31/11	35,785.25	357.85	616.50	35,168.75	8,677.08	1,091.81
4	02/15/11	35,168.75	351.69	622.66	34,546.09	8,325.40	1,443.50
5	02/28/11	34,546.09	345.46	628.89	33,917.20	7,979.93	1,788.96
6	03/15/11	33,917.20	339.17	635.18	33,282.02	7,640.76	2,128.13
7	03/31/11	33,282.02	332.82	641.53	32,640.49	7,307.94	2,460.95
8	04/15/11	32,640.49	326.40	647.95	31,992.54	6,981.54	2,787.35
9	04/30/11	31,992.54	319.93	654.43	31,338.11	6,661.61	3,107.28
10	05/15/11	31,338.11	313.38	660.97	30,677.14	6,348.23	3,420.66
11	05/31/11	30,677.14	306.77	667.58	30,009.56	6,041.46	3,727.43
12	06/15/11	30,009.56	300.10	674.26	29,335.31	5,741.36	4,027.53
13	06/30/11	29,335.31	293.35	681.00	28,654.31	5,448.01	4,320.88
14	07/15/11	28,654.31	286.54	687.81	27,966.50	5,161.47	4,607.42
15	07/31/11	27,966.50	279.66	694.69	27,271.81	4,881.80	4,887.09
16	08/15/11	27,271.81	272.72	701.63	26,570.18	4,609.08	5,159.81
17	08/31/11	26,570.18	265.70	708.65	25,861.53	4,343.38	5,425.51
18	09/15/11	25,861.53	258.62	715.74	25,145.79	4,084.77	5,684.12
19	09/30/11	25,145.79	251.46	722.89	24,422.90	3,833.31	5,935.58
20	10/15/11	24,422.90	244.23	730.12	23,692.77	3,589.08	6,179.81
21	10/31/11	23,692.77	236.93	737.42	22,955.35	3,352.15	6,416.74
22	11/15/11	22,955.35	229.55	744.80	22,210.55	3,122.60	6,646.29
23	11/30/11	22,210.55	222.11	752.25	21,458.30	2,900.49	6,868.40
24	12/15/11	21,458.30	214.58	759.77	20,698.53	2,685.91	7,082.98
25	12/31/11	20,698.53	206.99	767.37	19,931.17	2,478.93	7,289.97

26	01/15/12	19,931.17	199.31	775.04	19,156.13	2,279.61	7,489.28
27	01/31/12	19,156.13	191.56	782.79	18,373.34	2,088.05	7,680.84
28	02/15/12	18,373.34	183.73	790.62	17,582.72	1,904.32	7,864.57
29	02/29/12	17,582.72	175.83	798.52	16,784.19	1,728.49	8,040.40
30	03/15/12	16,784.19	167.84	806.51	15,977.68	1,560.65	8,208.24
31	03/31/12	15,977.68	159.78	814.58	15,163.11	1,400.87	8,368.02
32	04/15/12	15,163.11	151.63	822.72	14,340.39	1,249.24	8,519.65
33	04/30/12	14,340.39	143.40	830.95	13,509.44	1,105.84	8,663.05
34	05/15/12	13,509.44	135.09	839.26	12,670.18	970.74	8,798.15
35	05/31/12	12,670.18	126.70	847.65	11,822.53	844.04	8,924.85
36	06/15/12	11,822.53	118.23	856.13	10,966.41	725.82	9,043.08
37	06/30/12	10,966.41	109.66	864.69	10,101.72	616.15	9,152.74
38	07/15/12	10,101.72	101.02	873.33	9,228.38	515.14	9,253.76
39	07/31/12	9,228.38	92.28	882.07	8,346.32	422.85	9,346.04
40	08/15/12	8,346.32	83.46	890.89	7,455.43	339.39	9,429.50
41	08/31/12	7,455.43	74.55	899.80	6,555.63	264.83	9,504.06
42	09/15/12	6,555.63	65.56	908.80	5,646.83	199.28	9,569.61
43	09/30/12	5,646.83	56.47	917.88	4,728.95	142.81	9,626.08
44	10/15/12	4,728.95	47.29	927.06	3,801.89	95.52	9,673.37
45	10/31/12	3,801.89	38.02	936.33	2,865.55	57.50	9,711.39
46	11/15/12	2,865.55	28.66	945.70	1,919.86	28.85	9,740.05
47	11/30/12	1,919.86	19.20	955.15	964.70	9.65	9,759.24
48	12/15/12	964.70	9.65	964.70	0.00	0.00	9,768.89
	<b>TOTAL</b>	<b>46,768.89</b>	<b>9,768.89</b>	<b>37,000.00</b>			

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