

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **59,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/15/2012**

TABLE DATA

Table starts at date: **7/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000168762 **24%**

semi-monthly
 Payments **1,553.70**

CLEMENTE, TIFFANY ANNE O
BPI

CALCULATIONS

Use payment of: **1,553.70**
 1st payment in table: **1**

Beginning balance at payment 1: **59,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/15/12	59,000.00	590.00	963.70	58,036.30	14,987.42	590.00
2	07/31/12	58,036.30	580.36	973.33	57,062.97	14,407.06	1,170.36
3	08/15/12	57,062.97	570.63	983.07	56,079.90	13,836.43	1,740.99
4	08/31/12	56,079.90	560.80	992.90	55,087.01	13,275.63	2,301.79
5	09/15/12	55,087.01	550.87	1,002.83	54,084.18	12,724.76	2,852.66
6	09/30/12	54,084.18	540.84	1,012.85	53,071.33	12,183.92	3,393.50
7	10/15/12	53,071.33	530.71	1,022.98	52,048.34	11,653.21	3,924.22
8	10/31/12	52,048.34	520.48	1,033.21	51,015.13	11,132.72	4,444.70
9	11/15/12	51,015.13	510.15	1,043.54	49,971.59	10,622.57	4,954.85
10	11/30/12	49,971.59	499.72	1,053.98	48,917.60	10,122.85	5,454.57
11	12/15/12	48,917.60	489.18	1,064.52	47,853.08	9,633.68	5,943.74
12	12/31/12	47,853.08	478.53	1,075.17	46,777.92	9,155.15	6,422.27
13	01/15/13	46,777.92	467.78	1,085.92	45,692.00	8,687.37	6,890.05
14	01/31/13	45,692.00	456.92	1,096.78	44,595.23	8,230.45	7,346.97
15	02/15/13	44,595.23	445.95	1,107.74	43,487.48	7,784.50	7,792.93
16	02/28/13	43,487.48	434.87	1,118.82	42,368.66	7,349.62	8,227.80
17	03/15/13	42,368.66	423.69	1,130.01	41,238.65	6,925.93	8,651.49
18	03/31/13	41,238.65	412.39	1,141.31	40,097.34	6,513.55	9,063.87
19	04/15/13	40,097.34	400.97	1,152.72	38,944.62	6,112.57	9,464.85
20	04/30/13	38,944.62	389.45	1,164.25	37,780.37	5,723.13	9,854.29
21	05/15/13	37,780.37	377.80	1,175.89	36,604.47	5,345.32	10,232.10
22	05/31/13	36,604.47	366.04	1,187.65	35,416.82	4,979.28	10,598.14
23	06/15/13	35,416.82	354.17	1,199.53	34,217.30	4,625.11	10,952.31
24	06/30/13	34,217.30	342.17	1,211.52	33,005.77	4,282.94	11,294.48
25	07/15/13	33,005.77	330.06	1,223.64	31,782.13	3,952.88	11,624.54
26	07/31/13	31,782.13	317.82	1,235.87	30,546.26	3,635.06	11,942.36
27	08/15/13	30,546.26	305.46	1,248.23	29,298.02	3,329.60	12,247.82
28	08/31/13	29,298.02	292.98	1,260.72	28,037.31	3,036.62	12,540.80
29	09/15/13	28,037.31	280.37	1,273.32	26,763.99	2,756.24	12,821.18
30	09/30/13	26,763.99	267.64	1,286.06	25,477.93	2,488.60	13,088.82
31	10/15/13	25,477.93	254.78	1,298.92	24,179.01	2,233.82	13,343.60
32	10/31/13	24,179.01	241.79	1,311.91	22,867.11	1,992.03	13,585.39
33	11/15/13	22,867.11	228.67	1,325.03	21,542.08	1,763.36	13,814.06
34	11/30/13	21,542.08	215.42	1,338.28	20,203.81	1,547.94	14,029.48
35	12/15/13	20,203.81	202.04	1,351.66	18,852.15	1,345.90	14,231.52
36	12/31/13	18,852.15	188.52	1,365.17	17,486.97	1,157.38	14,420.04
37	01/15/14	17,486.97	174.87	1,378.83	16,108.15	982.51	14,594.91
38	01/31/14	16,108.15	161.08	1,392.61	14,715.53	821.43	14,755.99
39	02/15/14	14,715.53	147.16	1,406.54	13,308.99	674.28	14,903.15
40	02/28/14	13,308.99	133.09	1,420.61	11,888.38	541.19	15,036.23
41	03/15/14	11,888.38	118.88	1,434.81	10,453.57	422.30	15,155.12
42	03/31/14	10,453.57	104.54	1,449.16	9,004.41	317.77	15,259.65
43	04/15/14	9,004.41	90.04	1,463.65	7,540.76	227.72	15,349.70
44	04/30/14	7,540.76	75.41	1,478.29	6,062.47	152.32	15,425.11
45	05/15/14	6,062.47	60.62	1,493.07	4,569.40	91.69	15,485.73
46	05/31/14	4,569.40	45.69	1,508.00	3,061.40	46.00	15,531.42
47	06/15/14	3,061.40	30.61	1,523.08	1,538.31	15.38	15,562.04
48	06/30/14	1,538.31	15.38	1,538.31	0.00	0.00	15,577.42
TOTAL		74,577.42	15,577.42	59,000.00			

Conforme : _____