

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **83,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/31/2012**

TABLE DATA

Table starts at date: **10/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly Payments **2,185.71**

Emp.No: 0000171222

**SY, JAMIELYN J
BPI**

24%

CALCULATIONS

Use payment of: **2,185.71**
 1st payment in table: 1

Beginning balance at payment 1: **83,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	10/31/12	83,000.00	830.00	1,355.71	81,644.29	21,084.00	830.00
2	11/15/12	81,644.29	816.44	1,369.27	80,275.03	20,267.56	1,646.44
3	11/30/12	80,275.03	802.75	1,382.96	78,892.07	19,464.81	2,449.19
4	12/15/12	78,892.07	788.92	1,396.79	77,495.28	18,675.89	3,238.11
5	12/31/12	77,495.28	774.95	1,410.76	76,084.52	17,900.93	4,013.07
6	01/15/13	76,084.52	760.85	1,424.86	74,659.66	17,140.09	4,773.91
7	01/31/13	74,659.66	746.60	1,439.11	73,220.55	16,393.49	5,520.51
8	02/15/13	73,220.55	732.21	1,453.50	71,767.05	15,661.29	6,252.71
9	02/28/13	71,767.05	717.67	1,468.04	70,299.01	14,943.62	6,970.38
10	03/15/13	70,299.01	702.99	1,482.72	68,816.29	14,240.63	7,673.37
11	03/31/13	68,816.29	688.16	1,497.55	67,318.75	13,552.46	8,361.54
12	04/15/13	67,318.75	673.19	1,512.52	65,806.22	12,879.28	9,034.72
13	04/30/13	65,806.22	658.06	1,527.65	64,278.58	12,221.21	9,692.79
14	05/15/13	64,278.58	642.79	1,542.92	62,735.66	11,578.43	10,335.57
15	05/31/13	62,735.66	627.36	1,558.35	61,177.30	10,951.07	10,962.93
16	06/15/13	61,177.30	611.77	1,573.94	59,603.37	10,339.30	11,574.70
17	06/30/13	59,603.37	596.03	1,589.67	58,013.69	9,743.26	12,170.74
18	07/15/13	58,013.69	580.14	1,605.57	56,408.12	9,163.13	12,750.87
19	07/31/13	56,408.12	564.08	1,621.63	54,786.50	8,599.05	13,314.95
20	08/15/13	54,786.50	547.86	1,637.84	53,148.65	8,051.18	13,862.82
21	08/31/13	53,148.65	531.49	1,654.22	51,494.43	7,519.69	14,394.31
22	09/15/13	51,494.43	514.94	1,670.76	49,823.67	7,004.75	14,909.25
23	09/30/13	49,823.67	498.24	1,687.47	48,136.20	6,506.51	15,407.49
24	10/15/13	48,136.20	481.36	1,704.35	46,431.85	6,025.15	15,888.85
25	10/31/13	46,431.85	464.32	1,721.39	44,710.46	5,560.83	16,353.17
26	11/15/13	44,710.46	447.10	1,738.60	42,971.86	5,113.73	16,800.27
27	11/30/13	42,971.86	429.72	1,755.99	41,215.87	4,684.01	17,229.99
28	12/15/13	41,215.87	412.16	1,773.55	39,442.32	4,271.85	17,642.15
29	12/31/13	39,442.32	394.42	1,791.29	37,651.03	3,877.43	18,036.57
30	01/15/14	37,651.03	376.51	1,809.20	35,841.83	3,500.92	18,413.08
31	01/31/14	35,841.83	358.42	1,827.29	34,014.54	3,142.50	18,771.50
32	02/15/14	34,014.54	340.15	1,845.56	32,168.98	2,802.35	19,111.65
33	02/28/14	32,168.98	321.69	1,864.02	30,304.96	2,480.66	19,433.34
34	03/15/14	30,304.96	303.05	1,882.66	28,422.30	2,177.61	19,736.39
35	03/31/14	28,422.30	284.22	1,901.49	26,520.82	1,893.39	20,020.61
36	04/15/14	26,520.82	265.21	1,920.50	24,600.32	1,628.18	20,285.82
37	04/30/14	24,600.32	246.00	1,939.71	22,660.61	1,382.18	20,531.82
38	05/15/14	22,660.61	226.61	1,959.10	20,701.51	1,155.57	20,758.43
39	05/31/14	20,701.51	207.02	1,978.69	18,722.82	948.56	20,965.44
40	06/15/14	18,722.82	187.23	1,998.48	16,724.34	761.33	21,152.67
41	06/30/14	16,724.34	167.24	2,018.46	14,705.87	594.09	21,319.91
42	07/15/14	14,705.87	147.06	2,038.65	12,667.22	447.03	21,466.97
43	07/31/14	12,667.22	126.67	2,059.04	10,608.19	320.36	21,593.64
44	08/15/14	10,608.19	106.08	2,079.63	8,528.56	214.27	21,699.73
45	08/31/14	8,528.56	85.29	2,100.42	6,428.14	128.99	21,785.01
46	09/15/14	6,428.14	64.28	2,121.43	4,306.71	64.71	21,849.29
47	09/30/14	4,306.71	43.07	2,142.64	2,164.07	21.64	21,892.36
48	10/15/14	2,164.07	21.64	2,164.07	0.00	0.00	21,914.00
	TOTAL	104,914.00	21,914.00	83,000.00			

Conforme : _____