

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **25,000.00**
 Annual interest rate: **24%**
 Term in years: **1.5**
 Payments per year: **24**
 First payment due: **3/15/2011**

TABLE DATA

Table starts at date: **3/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **830.36**

24%

**BADILLO, KIM BANAWA
 GLOBE TELECOM, INC.**

CALCULATIONS

Use payment of: **830.36**
 1st payment in table: 1

Beginning balance at payment 1: **25,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	03/15/11	25,000.00	250.00	580.36	24,419.64	4,642.88	250.00
2	03/31/11	24,419.64	244.20	586.16	23,833.48	4,398.68	494.20
3	04/15/11	23,833.48	238.33	592.02	23,241.46	4,160.35	732.53
4	04/30/11	23,241.46	232.41	597.94	22,643.51	3,927.93	964.95
5	05/15/11	22,643.51	226.44	603.92	22,039.59	3,701.50	1,191.38
6	05/31/11	22,039.59	220.40	609.96	21,429.63	3,481.10	1,411.78
7	06/15/11	21,429.63	214.30	616.06	20,813.57	3,266.81	1,626.07
8	06/30/11	20,813.57	208.14	622.22	20,191.35	3,058.67	1,834.21
9	07/15/11	20,191.35	201.91	628.44	19,562.90	2,856.76	2,036.12
10	07/31/11	19,562.90	195.63	634.73	18,928.17	2,661.13	2,231.75
11	08/15/11	18,928.17	189.28	641.08	18,287.10	2,471.85	2,421.03
12	08/31/11	18,287.10	182.87	647.49	17,639.61	2,288.97	2,603.90
13	09/15/11	17,639.61	176.40	653.96	16,985.65	2,112.58	2,780.30
14	09/30/11	16,985.65	169.86	660.50	16,325.15	1,942.72	2,950.16
15	10/15/11	16,325.15	163.25	667.11	15,658.04	1,779.47	3,113.41
16	10/31/11	15,658.04	156.58	673.78	14,984.26	1,622.89	3,269.99
17	11/15/11	14,984.26	149.84	680.52	14,303.75	1,473.05	3,419.83
18	11/30/11	14,303.75	143.04	687.32	13,616.43	1,330.01	3,562.87
19	12/15/11	13,616.43	136.16	694.19	12,922.24	1,193.85	3,699.03
20	12/31/11	12,922.24	129.22	701.14	12,221.10	1,064.62	3,828.26
21	01/15/12	12,221.10	122.21	708.15	11,512.95	942.41	3,950.47
22	01/31/12	11,512.95	115.13	715.23	10,797.73	827.28	4,065.60
23	02/15/12	10,797.73	107.98	722.38	10,075.35	719.31	4,173.57
24	02/29/12	10,075.35	100.75	729.60	9,345.74	618.55	4,274.33
25	03/15/12	9,345.74	93.46	736.90	8,608.84	525.09	4,367.78
26	03/31/12	8,608.84	86.09	744.27	7,864.57	439.01	4,453.87
27	04/15/12	7,864.57	78.65	751.71	7,112.86	360.36	4,532.52
28	04/30/12	7,112.86	71.13	759.23	6,353.63	289.23	4,603.65
29	05/15/12	6,353.63	63.54	766.82	5,586.81	225.70	4,667.18
30	05/31/12	5,586.81	55.87	774.49	4,812.32	169.83	4,723.05
31	06/15/12	4,812.32	48.12	782.23	4,030.08	121.70	4,771.17
32	06/30/12	4,030.08	40.30	790.06	3,240.03	81.40	4,811.48
33	07/15/12	3,240.03	32.40	797.96	2,442.07	49.00	4,843.88
34	07/31/12	2,442.07	24.42	805.94	1,636.13	24.58	4,868.30
35	08/15/12	1,636.13	16.36	814.00	822.14	8.22	4,884.66
36	08/31/12	822.14	8.22	822.14	0.00	0.00	4,892.88
	TOTAL	29,892.88	4,892.88	25,000.00			

Conforme : _____