Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**18,000.00**
Annual interest rate:	**18%**
Term in years:	**0.5**
Payments per year:	**24**
First payment due:	**6/30/2012**

TABLE DATA

Table starts at date:	**6/30/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**1,574.13**

SPECIAL PROMO **18%**

Emp.No: 0

Manzano, Maria Cristina DR
ISUZU AUTOMOTIVE DEALERSHIP INC.

CALCULATIONS

Use payment of:	**1,574.13**
1st payment in table:	**1**
Beginning balance at payment 1:	**18,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	**Date**	**Balance**	**Interest**	**Principal**	**Principal**	**Interest**	**Interest**
1	06/30/12	18,000.00	135.00	1,439.13	16,560.87	754.52	135.00
2	07/15/12	16,560.87	124.21	1,449.92	15,110.95	630.31	259.21
3	07/31/12	15,110.95	113.33	1,460.79	13,650.16	516.98	372.54
4	08/15/12	13,650.16	102.38	1,471.75	12,178.41	414.60	474.91
5	08/31/12	12,178.41	91.34	1,482.79	10,695.62	323.27	566.25
6	09/15/12	10,695.62	80.22	1,493.91	9,201.71	243.05	646.47
7	09/30/12	9,201.71	69.01	1,505.11	7,696.60	174.04	715.48
8	10/15/12	7,696.60	57.72	1,516.40	6,180.19	116.31	773.21
9	10/31/12	6,180.19	46.35	1,527.78	4,652.42	69.96	819.56
10	11/15/12	4,652.42	34.89	1,539.23	3,113.19	35.07	854.45
11	11/30/12	3,113.19	23.35	1,550.78	1,562.41	11.72	877.80
12	12/15/12	1,562.41	11.72	1,562.41	0.00	0.00	889.52
	TOTAL	**18,889.52**	**889.52**	**18,000.00**			

Conforme : _____