

Amortization Table :

HOUSING NEW

Initial Data

LOAN DATA

Loan amount: **150,000.00**
 Annual interest rate: **18%**
 Term in years: **4**
 Payments per year: **24**
 First payment due: **6/30/2011**

TABLE DATA

Table starts at date: **6/30/2011**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **2,197.53**

DEGAMO, ZULIKHA
CEBU HOLDINGS, INC.

CALCULATIONS

Use payment of: **2,197.53**
 1st payment in table: **1**

Beginning balance at payment 1: **150,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	06/30/11	150,000.00	1,125.00	1,072.53	148,927.47	59,837.93	1,125.00
2	07/15/11	148,927.47	1,116.96	1,080.57	147,846.90	58,720.97	2,241.96
3	07/31/11	147,846.90	1,108.85	1,088.68	146,758.22	57,612.12	3,350.81
4	08/15/11	146,758.22	1,100.69	1,096.84	145,661.37	56,511.43	4,451.49
5	08/31/11	145,661.37	1,092.46	1,105.07	144,556.30	55,418.97	5,543.95
6	09/15/11	144,556.30	1,084.17	1,113.36	143,442.94	54,334.80	6,628.13
7	09/30/11	143,442.94	1,075.82	1,121.71	142,321.24	53,258.98	7,703.95
8	10/15/11	142,321.24	1,067.41	1,130.12	141,191.11	52,191.57	8,771.36
9	10/31/11	141,191.11	1,058.93	1,138.60	140,052.52	51,132.64	9,830.29
10	11/15/11	140,052.52	1,050.39	1,147.14	138,905.38	50,082.24	10,880.69
11	11/30/11	138,905.38	1,041.79	1,155.74	137,749.64	49,040.45	11,922.48
12	12/15/11	137,749.64	1,033.12	1,164.41	136,585.23	48,007.33	12,956.60
13	12/31/11	136,585.23	1,024.39	1,173.14	135,412.09	46,982.94	13,979.99
14	01/15/12	135,412.09	1,015.59	1,181.94	134,230.15	45,967.35	14,995.58
15	01/31/12	134,230.15	1,006.73	1,190.80	133,039.35	44,960.62	16,002.30
16	02/15/12	133,039.35	997.80	1,199.74	131,839.61	43,962.83	17,000.10
17	02/29/12	131,839.61	988.80	1,208.73	130,630.88	42,974.03	17,988.90
18	03/15/12	130,630.88	979.73	1,217.80	129,413.08	41,994.30	18,968.63
19	03/31/12	129,413.08	970.60	1,226.93	128,186.15	41,023.70	19,939.23
20	04/15/12	128,186.15	961.40	1,236.13	126,950.01	40,062.30	20,900.62
21	04/30/12	126,950.01	952.13	1,245.41	125,704.61	39,110.18	21,852.75
22	05/15/12	125,704.61	942.78	1,254.75	124,449.86	38,167.40	22,795.53
23	05/31/12	124,449.86	933.37	1,264.16	123,185.70	37,234.02	23,728.91
24	06/15/12	123,185.70	923.89	1,273.64	121,912.07	36,310.13	24,652.80
25	06/30/12	121,912.07	914.34	1,283.19	120,628.88	35,395.79	25,567.14
26	07/15/12	120,628.88	904.72	1,292.81	119,336.06	34,491.07	26,471.86
27	07/31/12	119,336.06	895.02	1,302.51	118,033.55	33,596.05	27,366.88
28	08/15/12	118,033.55	885.25	1,312.28	116,721.27	32,710.80	28,252.13
29	08/31/12	116,721.27	875.41	1,322.12	115,399.15	31,835.39	29,127.54
30	09/15/12	115,399.15	865.49	1,332.04	114,067.12	30,969.90	29,993.03
31	09/30/12	114,067.12	855.50	1,342.03	112,725.09	30,114.39	30,848.53
32	10/15/12	112,725.09	845.44	1,352.09	111,373.00	29,268.95	31,693.97
33	10/31/12	111,373.00	835.30	1,362.23	110,010.76	28,433.66	32,529.27
34	11/15/12	110,010.76	825.08	1,372.45	108,638.31	27,608.58	33,354.35
35	11/30/12	108,638.31	814.79	1,382.74	107,255.57	26,793.79	34,169.14
36	12/15/12	107,255.57	804.42	1,393.11	105,862.46	25,989.37	34,973.55
37	12/31/12	105,862.46	793.97	1,403.56	104,458.90	25,195.40	35,767.52
38	01/15/13	104,458.90	783.44	1,414.09	103,044.81	24,411.96	36,550.96
39	01/31/13	103,044.81	772.84	1,424.69	101,620.11	23,639.13	37,323.80
40	02/15/13	101,620.11	762.15	1,435.38	100,184.73	22,876.98	38,085.95
41	02/28/13	100,184.73	751.39	1,446.14	98,738.59	22,125.59	38,837.34
42	03/15/13	98,738.59	740.54	1,456.99	97,281.60	21,385.05	39,577.88
43	03/31/13	97,281.60	729.61	1,467.92	95,813.68	20,655.44	40,307.49
44	04/15/13	95,813.68	718.60	1,478.93	94,334.75	19,936.84	41,026.09
45	04/30/13	94,334.75	707.51	1,490.02	92,844.73	19,229.33	41,733.60
46	05/15/13	92,844.73	696.34	1,501.20	91,343.53	18,532.99	42,429.94
47	05/31/13	91,343.53	685.08	1,512.45	89,831.08	17,847.91	43,115.01
48	06/15/13	89,831.08	673.73	1,523.80	88,307.28	17,174.18	43,788.75
49	06/30/13	88,307.28	662.30	1,535.23	86,772.06	16,511.88	44,451.05
50	07/15/13	86,772.06	650.79	1,546.74	85,225.32	15,861.09	45,101.84

51	07/31/13	85,225.32	639.19	1,558.34	83,666.98	15,221.90	45,741.03
52	08/15/13	83,666.98	627.50	1,570.03	82,096.95	14,594.39	46,368.53
53	08/31/13	82,096.95	615.73	1,581.80	80,515.15	13,978.67	46,984.26
54	09/15/13	80,515.15	603.86	1,593.67	78,921.48	13,374.80	47,588.13
55	09/30/13	78,921.48	591.91	1,605.62	77,315.86	12,782.89	48,180.04
56	10/15/13	77,315.86	579.87	1,617.66	75,698.20	12,203.02	48,759.91
57	10/31/13	75,698.20	567.74	1,629.79	74,068.40	11,635.29	49,327.64
58	11/15/13	74,068.40	555.51	1,642.02	72,426.39	11,079.77	49,883.15
59	11/30/13	72,426.39	543.20	1,654.33	70,772.05	10,536.57	50,426.35
60	12/15/13	70,772.05	530.79	1,666.74	69,105.31	10,005.78	50,957.14
61	12/31/13	69,105.31	518.29	1,679.24	67,426.07	9,487.49	51,475.43
62	01/15/14	67,426.07	505.70	1,691.83	65,734.24	8,981.80	51,981.13
63	01/31/14	65,734.24	493.01	1,704.52	64,029.71	8,488.79	52,474.14
64	02/15/14	64,029.71	480.22	1,717.31	62,312.41	8,008.57	52,954.36
65	02/28/14	62,312.41	467.34	1,730.19	60,582.22	7,541.23	53,421.70
66	03/15/14	60,582.22	454.37	1,743.16	58,839.06	7,086.86	53,876.07
67	03/31/14	58,839.06	441.29	1,756.24	57,082.82	6,645.57	54,317.36
68	04/15/14	57,082.82	428.12	1,769.41	55,313.41	6,217.45	54,745.48
69	04/30/14	55,313.41	414.85	1,782.68	53,530.73	5,802.59	55,160.33
70	05/15/14	53,530.73	401.48	1,796.05	51,734.68	5,401.11	55,561.81
71	05/31/14	51,734.68	388.01	1,809.52	49,925.16	5,013.10	55,949.82
72	06/15/14	49,925.16	374.44	1,823.09	48,102.07	4,638.67	56,324.26
73	06/30/14	48,102.07	360.77	1,836.76	46,265.30	4,277.90	56,685.03
74	07/15/14	46,265.30	346.99	1,850.54	44,414.76	3,930.91	57,032.02
75	07/31/14	44,414.76	333.11	1,864.42	42,550.34	3,597.80	57,365.13
76	08/15/14	42,550.34	319.13	1,878.40	40,671.94	3,278.67	57,684.25
77	08/31/14	40,671.94	305.04	1,892.49	38,779.45	2,973.63	57,989.29
78	09/15/14	38,779.45	290.85	1,906.68	36,872.76	2,682.79	58,280.14
79	09/30/14	36,872.76	276.55	1,920.98	34,951.78	2,406.24	58,556.69
80	10/15/14	34,951.78	262.14	1,935.39	33,016.39	2,144.10	58,818.82
81	10/31/14	33,016.39	247.62	1,949.91	31,066.48	1,896.48	59,066.45
82	11/15/14	31,066.48	233.00	1,964.53	29,101.95	1,663.48	59,299.45
83	11/30/14	29,101.95	218.26	1,979.27	27,122.68	1,445.22	59,517.71
84	12/15/14	27,122.68	203.42	1,994.11	25,128.57	1,241.80	59,721.13
85	12/31/14	25,128.57	188.46	2,009.07	23,119.50	1,053.33	59,909.59
86	01/15/15	23,119.50	173.40	2,024.13	21,095.37	879.94	60,082.99
87	01/31/15	21,095.37	158.22	2,039.32	19,056.05	721.72	60,241.21
88	02/15/15	19,056.05	142.92	2,054.61	17,001.44	578.80	60,384.13
89	02/28/15	17,001.44	127.51	2,070.02	14,931.42	451.29	60,511.64
90	03/15/15	14,931.42	111.99	2,085.54	12,845.88	339.30	60,623.62
91	03/31/15	12,845.88	96.34	2,101.19	10,744.69	242.96	60,719.97
92	04/15/15	10,744.69	80.59	2,116.95	8,627.75	162.37	60,800.55
93	04/30/15	8,627.75	64.71	2,132.82	6,494.92	97.67	60,865.26
94	05/15/15	6,494.92	48.71	2,148.82	4,346.11	48.95	60,913.97
95	05/31/15	4,346.11	32.60	2,164.93	2,181.17	16.36	60,946.57
96	06/15/15	2,181.17	16.36	2,181.17	0.00	0.00	60,962.93
	TOTAL	210,962.93	60,962.93	150,000.00			

Conforme : _____