

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **30,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **8/15/2012**

### TABLE DATA

Table starts at date: **8/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

### SPECIAL PROMO

**18%**

semi-monthly Payments **746.55**

Emp.No: 0

Madrid, Santos Salvador

### CALCULATIONS

**ISUZU AUTOMOTIVE DEALERSHIP INC.**

Use payment of: **746.55**  
 1st payment in table: 1

Beginning balance at payment 1: **30,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance |          | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
|     |              |                   |          |           | Principal           | Interest |                     |
| 1   | 08/15/12     | 30,000.00         | 225.00   | 521.55    | 29,478.45           | 5,609.46 | 225.00              |
| 2   | 08/31/12     | 29,478.45         | 221.09   | 525.46    | 28,952.99           | 5,388.37 | 446.09              |
| 3   | 09/15/12     | 28,952.99         | 217.15   | 529.40    | 28,423.58           | 5,171.23 | 663.24              |
| 4   | 09/30/12     | 28,423.58         | 213.18   | 533.37    | 27,890.21           | 4,958.05 | 876.41              |
| 5   | 10/15/12     | 27,890.21         | 209.18   | 537.37    | 27,352.83           | 4,748.87 | 1,085.59            |
| 6   | 10/31/12     | 27,352.83         | 205.15   | 541.41    | 26,811.43           | 4,543.73 | 1,290.74            |
| 7   | 11/15/12     | 26,811.43         | 201.09   | 545.47    | 26,265.96           | 4,342.64 | 1,491.82            |
| 8   | 11/30/12     | 26,265.96         | 196.99   | 549.56    | 25,716.41           | 4,145.65 | 1,688.82            |
| 9   | 12/15/12     | 25,716.41         | 192.87   | 553.68    | 25,162.73           | 3,952.77 | 1,881.69            |
| 10  | 12/31/12     | 25,162.73         | 188.72   | 557.83    | 24,604.90           | 3,764.05 | 2,070.41            |
| 11  | 01/15/13     | 24,604.90         | 184.54   | 562.01    | 24,042.88           | 3,579.51 | 2,254.95            |
| 12  | 01/31/13     | 24,042.88         | 180.32   | 566.23    | 23,476.65           | 3,399.19 | 2,435.27            |
| 13  | 02/15/13     | 23,476.65         | 176.07   | 570.48    | 22,906.18           | 3,223.12 | 2,611.34            |
| 14  | 02/28/13     | 22,906.18         | 171.80   | 574.75    | 22,331.42           | 3,051.32 | 2,783.14            |
| 15  | 03/15/13     | 22,331.42         | 167.49   | 579.07    | 21,752.36           | 2,883.84 | 2,950.62            |
| 16  | 03/31/13     | 21,752.36         | 163.14   | 583.41    | 21,168.95           | 2,720.69 | 3,113.77            |
| 17  | 04/15/13     | 21,168.95         | 158.77   | 587.78    | 20,581.16           | 2,561.93 | 3,272.53            |
| 18  | 04/30/13     | 20,581.16         | 154.36   | 592.19    | 19,988.97           | 2,407.57 | 3,426.89            |
| 19  | 05/15/13     | 19,988.97         | 149.92   | 596.63    | 19,392.34           | 2,257.65 | 3,576.81            |
| 20  | 05/31/13     | 19,392.34         | 145.44   | 601.11    | 18,791.23           | 2,112.21 | 3,722.25            |
| 21  | 06/15/13     | 18,791.23         | 140.93   | 605.62    | 18,185.61           | 1,971.27 | 3,863.19            |
| 22  | 06/30/13     | 18,185.61         | 136.39   | 610.16    | 17,575.45           | 1,834.88 | 3,999.58            |
| 23  | 07/15/13     | 17,575.45         | 131.82   | 614.74    | 16,960.72           | 1,703.07 | 4,131.40            |
| 24  | 07/31/13     | 16,960.72         | 127.21   | 619.35    | 16,341.37           | 1,575.86 | 4,258.60            |
| 25  | 08/15/13     | 16,341.37         | 122.56   | 623.99    | 15,717.38           | 1,453.30 | 4,381.16            |
| 26  | 08/31/13     | 15,717.38         | 117.88   | 628.67    | 15,088.71           | 1,335.42 | 4,499.04            |
| 27  | 09/15/13     | 15,088.71         | 113.17   | 633.39    | 14,455.32           | 1,222.25 | 4,612.21            |
| 28  | 09/30/13     | 14,455.32         | 108.41   | 638.14    | 13,817.19           | 1,113.84 | 4,720.62            |
| 29  | 10/15/13     | 13,817.19         | 103.63   | 642.92    | 13,174.26           | 1,010.21 | 4,824.25            |
| 30  | 10/31/13     | 13,174.26         | 98.81    | 647.74    | 12,526.52           | 911.40   | 4,923.06            |
| 31  | 11/15/13     | 12,526.52         | 93.95    | 652.60    | 11,873.92           | 817.46   | 5,017.01            |
| 32  | 11/30/13     | 11,873.92         | 89.05    | 657.50    | 11,216.42           | 728.40   | 5,106.06            |
| 33  | 12/15/13     | 11,216.42         | 84.12    | 662.43    | 10,553.99           | 644.28   | 5,190.18            |
| 34  | 12/31/13     | 10,553.99         | 79.15    | 667.40    | 9,886.60            | 565.12   | 5,269.34            |
| 35  | 01/15/14     | 9,886.60          | 74.15    | 672.40    | 9,214.19            | 490.97   | 5,343.49            |
| 36  | 01/31/14     | 9,214.19          | 69.11    | 677.44    | 8,536.75            | 421.87   | 5,412.59            |
| 37  | 02/15/14     | 8,536.75          | 64.03    | 682.53    | 7,854.22            | 357.84   | 5,476.62            |
| 38  | 02/28/14     | 7,854.22          | 58.91    | 687.64    | 7,166.58            | 298.93   | 5,535.53            |
| 39  | 03/15/14     | 7,166.58          | 53.75    | 692.80    | 6,473.78            | 245.19   | 5,589.28            |
| 40  | 03/31/14     | 6,473.78          | 48.55    | 698.00    | 5,775.78            | 196.63   | 5,637.83            |
| 41  | 04/15/14     | 5,775.78          | 43.32    | 703.23    | 5,072.55            | 153.31   | 5,681.15            |
| 42  | 04/30/14     | 5,072.55          | 38.04    | 708.51    | 4,364.04            | 115.27   | 5,719.19            |
| 43  | 05/15/14     | 4,364.04          | 32.73    | 713.82    | 3,650.22            | 82.54    | 5,751.92            |
| 44  | 05/31/14     | 3,650.22          | 27.38    | 719.17    | 2,931.04            | 55.16    | 5,779.30            |
| 45  | 06/15/14     | 2,931.04          | 21.98    | 724.57    | 2,206.47            | 33.18    | 5,801.28            |
| 46  | 06/30/14     | 2,206.47          | 16.55    | 730.00    | 1,476.47            | 16.63    | 5,817.83            |
| 47  | 07/15/14     | 1,476.47          | 11.07    | 735.48    | 740.99              | 5.56     | 5,828.90            |
| 48  | 07/31/14     | 740.99            | 5.56     | 740.99    | -                   | 0.00     | 5,834.46            |
|     | TOTAL        | 35,834.46         | 5,834.46 | 30,000.00 |                     |          |                     |

Conforme : \_\_\_\_\_