

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **20,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2011**

TABLE DATA

Table starts at date: **8/15/2011**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **497.70**

CALCULATIONS

Use payment of: **497.70**
 1st payment in table: **1**

Beginning balance at payment 1: **20,000.00**
 Cumulative interest prior to payment 1: **0.00**

COMIA, MABETH DE TORRES
INTEGRATED MICROELECTRONICS, INC.

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-------|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 08/15/11 | 20,000.00 | 150.00 | 347.70 | 19,652.30 | 3,739.64 | 150.00 |
| 2 | 08/31/11 | 19,652.30 | 147.39 | 350.31 | 19,301.99 | 3,592.25 | 297.39 |
| 3 | 09/15/11 | 19,301.99 | 144.76 | 352.94 | 18,949.05 | 3,447.48 | 442.16 |
| 4 | 09/30/11 | 18,949.05 | 142.12 | 355.58 | 18,593.47 | 3,305.37 | 584.28 |
| 5 | 10/15/11 | 18,593.47 | 139.45 | 358.25 | 18,235.22 | 3,165.91 | 723.73 |
| 6 | 10/31/11 | 18,235.22 | 136.76 | 360.94 | 17,874.29 | 3,029.15 | 860.49 |
| 7 | 11/15/11 | 17,874.29 | 134.06 | 363.64 | 17,510.64 | 2,895.09 | 994.55 |
| 8 | 11/30/11 | 17,510.64 | 131.33 | 366.37 | 17,144.27 | 2,763.76 | 1,125.88 |
| 9 | 12/15/11 | 17,144.27 | 128.58 | 369.12 | 16,775.15 | 2,635.18 | 1,254.46 |
| 10 | 12/31/11 | 16,775.15 | 125.81 | 371.89 | 16,403.26 | 2,509.37 | 1,380.27 |
| 11 | 01/15/12 | 16,403.26 | 123.02 | 374.68 | 16,028.59 | 2,386.34 | 1,503.30 |
| 12 | 01/31/12 | 16,028.59 | 120.21 | 377.49 | 15,651.10 | 2,266.13 | 1,623.51 |
| 13 | 02/15/12 | 15,651.10 | 117.38 | 380.32 | 15,270.78 | 2,148.75 | 1,740.90 |
| 14 | 02/29/12 | 15,270.78 | 114.53 | 383.17 | 14,887.61 | 2,034.21 | 1,855.43 |
| 15 | 03/15/12 | 14,887.61 | 111.66 | 386.04 | 14,501.57 | 1,922.56 | 1,967.08 |
| 16 | 03/31/12 | 14,501.57 | 108.76 | 388.94 | 14,112.63 | 1,813.80 | 2,075.84 |
| 17 | 04/15/12 | 14,112.63 | 105.84 | 391.86 | 13,720.78 | 1,707.95 | 2,181.69 |
| 18 | 04/30/12 | 13,720.78 | 102.91 | 394.80 | 13,325.98 | 1,605.05 | 2,284.60 |
| 19 | 05/15/12 | 13,325.98 | 99.94 | 397.76 | 12,928.22 | 1,505.10 | 2,384.54 |
| 20 | 05/31/12 | 12,928.22 | 96.96 | 400.74 | 12,527.48 | 1,408.14 | 2,481.50 |
| 21 | 06/15/12 | 12,527.48 | 93.96 | 403.74 | 12,123.74 | 1,314.18 | 2,575.46 |
| 22 | 06/30/12 | 12,123.74 | 90.93 | 406.77 | 11,716.97 | 1,223.25 | 2,666.39 |
| 23 | 07/15/12 | 11,716.97 | 87.88 | 409.82 | 11,307.14 | 1,135.38 | 2,754.26 |
| 24 | 07/31/12 | 11,307.14 | 84.80 | 412.90 | 10,894.25 | 1,050.57 | 2,839.07 |
| 25 | 08/15/12 | 10,894.25 | 81.71 | 415.99 | 10,478.25 | 968.87 | 2,920.77 |
| 26 | 08/31/12 | 10,478.25 | 78.59 | 419.11 | 10,059.14 | 890.28 | 2,999.36 |
| 27 | 09/15/12 | 10,059.14 | 75.44 | 422.26 | 9,636.88 | 814.84 | 3,074.80 |
| 28 | 09/30/12 | 9,636.88 | 72.28 | 425.42 | 9,211.46 | 742.56 | 3,147.08 |
| 29 | 10/15/12 | 9,211.46 | 69.09 | 428.61 | 8,782.84 | 673.47 | 3,216.17 |
| 30 | 10/31/12 | 8,782.84 | 65.87 | 431.83 | 8,351.01 | 607.60 | 3,282.04 |
| 31 | 11/15/12 | 8,351.01 | 62.63 | 435.07 | 7,915.94 | 544.97 | 3,344.67 |
| 32 | 11/30/12 | 7,915.94 | 59.37 | 438.33 | 7,477.61 | 485.60 | 3,404.04 |
| 33 | 12/15/12 | 7,477.61 | 56.08 | 441.62 | 7,035.99 | 429.52 | 3,460.12 |
| 34 | 12/31/12 | 7,035.99 | 52.77 | 444.93 | 6,591.06 | 376.75 | 3,512.89 |
| 35 | 01/15/13 | 6,591.06 | 49.43 | 448.27 | 6,142.80 | 327.32 | 3,562.33 |
| 36 | 01/31/13 | 6,142.80 | 46.07 | 451.63 | 5,691.17 | 281.24 | 3,608.40 |
| 37 | 02/15/13 | 5,691.17 | 42.68 | 455.02 | 5,236.15 | 238.56 | 3,651.08 |
| 38 | 02/28/13 | 5,236.15 | 39.27 | 458.43 | 4,777.72 | 199.29 | 3,690.35 |
| 39 | 03/15/13 | 4,777.72 | 35.83 | 461.87 | 4,315.85 | 163.46 | 3,726.18 |
| 40 | 03/31/13 | 4,315.85 | 32.37 | 465.33 | 3,850.52 | 131.09 | 3,758.55 |
| 41 | 04/15/13 | 3,850.52 | 28.88 | 468.82 | 3,381.70 | 102.21 | 3,787.43 |
| 42 | 04/30/13 | 3,381.70 | 25.36 | 472.34 | 2,909.36 | 76.85 | 3,812.79 |
| 43 | 05/15/13 | 2,909.36 | 21.82 | 475.88 | 2,433.48 | 55.03 | 3,834.61 |
| 44 | 05/31/13 | 2,433.48 | 18.25 | 479.45 | 1,954.03 | 36.77 | 3,852.87 |
| 45 | 06/15/13 | 1,954.03 | 14.66 | 483.05 | 1,470.98 | 22.12 | 3,867.52 |
| 46 | 06/30/13 | 1,470.98 | 11.03 | 486.67 | 984.31 | 11.09 | 3,878.55 |
| 47 | 07/15/13 | 984.31 | 7.38 | 490.32 | 494.00 | 3.70 | 3,885.94 |
| 48 | 07/31/13 | 494.00 | 3.70 | 494.00 | - | 0.00 | 3,889.64 |
| TOTAL | | 23,889.64 | 3,889.64 | 20,000.00 | | | |

Conforme :