

# Amortization Table :

# SPECIAL EMER.

## Initial Data

### LOAN DATA

Loan amount: **20,000.00**  
 Annual interest rate: **6%**  
 Term in years: **1**  
 Payments per year: **24**  
 First payment due: **12/31/2012**

### TABLE DATA

Table starts at date: **12/31/2012**  
 or at payment number: **1**

**6%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **859.62**

**DELA ROSA, KRISTINE G.**  
**AFFINITY EXPRESS PHIL., INC.**

### CALCULATIONS

Use payment of: **859.62**  
 1st payment in table: **1**

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

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/31/12	20,000.00	50.00	809.62	19,190.38	580.98	50.00
2	01/15/13	19,190.38	47.98	811.65	18,378.73	533.01	97.98
3	01/31/13	18,378.73	45.95	813.68	17,565.05	487.06	143.92
4	02/15/13	17,565.05	43.91	815.71	16,749.34	443.15	187.84
5	02/28/13	16,749.34	41.87	817.75	15,931.59	401.27	229.71
6	03/15/13	15,931.59	39.83	819.80	15,111.79	361.44	269.54
7	03/31/13	15,111.79	37.78	821.84	14,289.95	323.66	307.32
8	04/15/13	14,289.95	35.72	823.90	13,466.05	287.94	343.04
9	04/30/13	13,466.05	33.67	825.96	12,640.09	254.27	376.71
10	05/15/13	12,640.09	31.60	828.02	11,812.06	222.67	408.31
11	05/31/13	11,812.06	29.53	830.09	10,981.97	193.14	437.84
12	06/15/13	10,981.97	27.45	832.17	10,149.80	165.69	465.29
13	06/30/13	10,149.80	25.37	834.25	9,315.55	140.31	490.67
14	07/15/13	9,315.55	23.29	836.34	8,479.22	117.03	513.96
15	07/31/13	8,479.22	21.20	838.43	7,640.79	95.83	535.15
16	08/15/13	7,640.79	19.10	840.52	6,800.27	76.73	554.26
17	08/31/13	6,800.27	17.00	842.62	5,957.64	59.73	571.26
18	09/15/13	5,957.64	14.89	844.73	5,112.91	44.83	586.15
19	09/30/13	5,112.91	12.78	846.84	4,266.07	32.05	598.93
20	10/15/13	4,266.07	10.67	848.96	3,417.11	21.38	609.60
21	10/31/13	3,417.11	8.54	851.08	2,566.03	12.84	618.14
22	11/15/13	2,566.03	6.42	853.21	1,712.82	6.43	624.56
23	11/30/13	1,712.82	4.28	855.34	857.48	2.14	628.84
24	12/15/13	857.48	2.14	857.48	0.00	0.00	630.98
TOTAL		20,630.98	630.98	20,000.00			

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