

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **36,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/15/2012**

### TABLE DATA

Table starts at date: **12/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly Payments **948.02**

Emp.No: **0**

**24%**

**De Torres, Aristotle B.  
 INTEGREON**

### CALCULATIONS

Use payment of: **948.02**  
 1st payment in table: **1**

Beginning balance at payment 1: **36,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/15/12	36,000.00	360.00	588.02	35,411.98	9,144.87	360.00
2	12/31/12	35,411.98	354.12	593.90	34,818.08	8,790.75	714.12
3	01/15/13	34,818.08	348.18	599.84	34,218.25	8,442.57	1,062.30
4	01/31/13	34,218.25	342.18	605.84	33,612.41	8,100.38	1,404.48
5	02/15/13	33,612.41	336.12	611.89	33,000.52	7,764.26	1,740.61
6	02/28/13	33,000.52	330.01	618.01	32,382.50	7,434.26	2,070.61
7	03/15/13	32,382.50	323.83	624.19	31,758.31	7,110.43	2,394.44
8	03/31/13	31,758.31	317.58	630.43	31,127.88	6,792.85	2,712.02
9	04/15/13	31,127.88	311.28	636.74	30,491.14	6,481.57	3,023.30
10	04/30/13	30,491.14	304.91	643.11	29,848.03	6,176.66	3,328.21
11	05/15/13	29,848.03	298.48	649.54	29,198.49	5,878.18	3,626.69
12	05/31/13	29,198.49	291.98	656.03	28,542.46	5,586.19	3,918.68
13	06/15/13	28,542.46	285.42	662.59	27,879.87	5,300.77	4,204.10
14	06/30/13	27,879.87	278.80	669.22	27,210.65	5,021.97	4,482.90
15	07/15/13	27,210.65	272.11	675.91	26,534.73	4,749.86	4,755.01
16	07/31/13	26,534.73	265.35	682.67	25,852.06	4,484.51	5,020.35
17	08/15/13	25,852.06	258.52	689.50	25,162.57	4,225.99	5,278.87
18	08/31/13	25,162.57	251.63	696.39	24,466.17	3,974.37	5,530.50
19	09/15/13	24,466.17	244.66	703.36	23,762.82	3,729.71	5,775.16
20	09/30/13	23,762.82	237.63	710.39	23,052.43	3,492.08	6,012.79
21	10/15/13	23,052.43	230.52	717.49	22,334.93	3,261.55	6,243.31
22	10/31/13	22,334.93	223.35	724.67	21,610.27	3,038.20	6,466.66
23	11/15/13	21,610.27	216.10	731.92	20,878.35	2,822.10	6,682.77
24	11/30/13	20,878.35	208.78	739.23	20,139.12	2,613.32	6,891.55
25	12/15/13	20,139.12	201.39	746.63	19,392.49	2,411.93	7,092.94
26	12/31/13	19,392.49	193.92	754.09	18,638.39	2,218.00	7,286.86
27	01/15/14	18,638.39	186.38	761.63	17,876.76	2,031.62	7,473.25
28	01/31/14	17,876.76	178.77	769.25	17,107.51	1,852.85	7,652.02
29	02/15/14	17,107.51	171.08	776.94	16,330.57	1,681.78	7,823.09
30	02/28/14	16,330.57	163.31	784.71	15,545.86	1,518.47	7,986.40
31	03/15/14	15,545.86	155.46	792.56	14,753.30	1,363.01	8,141.86
32	03/31/14	14,753.30	147.53	800.49	13,952.81	1,215.48	8,289.39
33	04/15/14	13,952.81	139.53	808.49	13,144.32	1,075.95	8,428.92
34	04/30/14	13,144.32	131.44	816.57	12,327.75	944.51	8,560.36
35	05/15/14	12,327.75	123.28	824.74	11,503.00	821.23	8,683.64
36	05/31/14	11,503.00	115.03	832.99	10,670.02	706.20	8,798.67
37	06/15/14	10,670.02	106.70	841.32	9,828.70	599.50	8,905.37
38	06/30/14	9,828.70	98.29	849.73	8,978.97	501.21	9,003.65
39	07/15/14	8,978.97	89.79	858.23	8,120.74	411.42	9,093.44
40	07/31/14	8,120.74	81.21	866.81	7,253.93	330.22	9,174.65
41	08/15/14	7,253.93	72.54	875.48	6,378.45	257.68	9,247.19
42	08/31/14	6,378.45	63.78	884.23	5,494.22	193.89	9,310.98
43	09/15/14	5,494.22	54.94	893.08	4,601.14	138.95	9,365.92
44	09/30/14	4,601.14	46.01	902.01	3,699.13	92.94	9,411.93
45	10/15/14	3,699.13	36.99	911.03	2,788.11	55.95	9,448.92
46	10/31/14	2,788.11	27.88	920.14	1,867.97	28.07	9,476.80
47	11/15/14	1,867.97	18.68	929.34	938.63	9.39	9,495.48
48	11/30/14	938.63	9.39	938.63	0.00	0.00	9,504.87
	TOTAL	45,504.87	9,504.87	36,000.00			

Conforme :