Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**150,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**9/30/2012**

TABLE DATA

Table starts at date:	**9/30/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**4,769.96**

Emp.No: 0

Velasquez, Abigail
INTEGREON

CALCULATIONS

Use payment of:	**4,769.96**	Beginning balance at payment 1:	**150,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	09/30/12	150,000.00	1,125.00	3,644.96	146,355.04	20,593.56	1,125.00
2	10/15/12	146,355.04	1,097.66	3,672.30	142,682.74	19,495.89	2,222.66
3	10/31/12	142,682.74	1,070.12	3,699.84	138,982.90	18,425.77	3,292.78
4	11/15/12	138,982.90	1,042.37	3,727.59	135,255.32	17,383.40	4,335.16
5	11/30/12	135,255.32	1,014.41	3,755.55	131,499.77	16,368.99	5,349.57
6	12/15/12	131,499.77	986.25	3,783.71	127,716.06	15,382.74	6,335.82
7	12/31/12	127,716.06	957.87	3,812.09	123,903.97	14,424.87	7,293.69
8	01/15/13	123,903.97	929.28	3,840.68	120,063.29	13,495.59	8,222.97
9	01/31/13	120,063.29	900.47	3,869.49	116,193.80	12,595.11	9,123.44
10	02/15/13	116,193.80	871.45	3,898.51	112,295.30	11,723.66	9,994.90
11	02/28/13	112,295.30	842.21	3,927.75	108,367.55	10,881.44	10,837.11
12	03/15/13	108,367.55	812.76	3,957.20	104,410.35	10,068.69	11,649.87
13	03/31/13	104,410.35	783.08	3,986.88	100,423.47	9,285.61	12,432.95
14	04/15/13	100,423.47	753.18	4,016.78	96,406.68	8,532.43	13,186.12
15	04/30/13	96,406.68	723.05	4,046.91	92,359.77	7,809.38	13,909.17
16	05/15/13	92,359.77	692.70	4,077.26	88,282.51	7,116.69	14,601.87
17	05/31/13	88,282.51	662.12	4,107.84	84,174.67	6,454.57	15,263.99
18	06/15/13	84,174.67	631.31	4,138.65	80,036.02	5,823.26	15,895.30
19	06/30/13	80,036.02	600.27	4,169.69	75,866.33	5,222.99	16,495.57
20	07/15/13	75,866.33	569.00	4,200.96	71,665.37	4,653.99	17,064.57
21	07/31/13	71,665.37	537.49	4,232.47	67,432.90	4,116.50	17,602.06
22	08/15/13	67,432.90	505.75	4,264.21	63,168.69	3,610.75	18,107.80
23	08/31/13	63,168.69	473.77	4,296.19	58,872.49	3,136.99	18,581.57
24	09/15/13	58,872.49	441.54	4,328.42	54,544.07	2,695.44	19,023.11
25	09/30/13	54,544.07	409.08	4,360.88	50,183.20	2,286.36	19,432.19
26	10/15/13	50,183.20	376.37	4,393.59	45,789.61	1,909.99	19,808.57
27	10/31/13	45,789.61	343.42	4,426.54	41,363.07	1,566.57	20,151.99
28	11/15/13	41,363.07	310.22	4,459.74	36,903.33	1,256.34	20,462.21
29	11/30/13	36,903.33	276.78	4,493.18	32,410.15	979.57	20,738.99
30	12/15/13	32,410.15	243.08	4,526.88	27,883.27	736.49	20,982.06
31	12/31/13	27,883.27	209.12	4,560.84	23,322.43	527.37	21,191.19
32	01/15/14	23,322.43	174.92	4,595.04	18,727.39	352.45	21,366.11
33	01/31/14	18,727.39	140.46	4,629.50	14,097.88	211.99	21,506.56
34	02/15/14	14,097.88	105.73	4,664.23	9,433.66	106.26	21,612.30
35	02/28/14	9,433.66	70.75	4,699.21	4,734.45	35.51	21,683.05
36	03/15/14	4,734.45	35.51	4,734.45	0.00	0.00	21,718.56
	TOTAL	**171,718.56**	**21,718.56**	**150,000.00**			

Conforme : _____