Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**35,000.00**
Annual interest rate:	**18%**
Term in years:	**0.5**
Payments per year:	**24**
First payment due:	**9/15/2012**

TABLE DATA

Table starts at date:	**9/15/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**3,060.80**

Emp.No: 0

Carabeo, Jhonald C.
INTEGREON

CALCULATIONS

Use payment of:	**3,060.80**	Beginning balance at payment 1:	**35,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	**Date**	**Balance**	**Interest**	**Principal**	**Principal**	**Interest**	**Interest**
1	09/15/12	35,000.00	262.50	2,798.30	32,201.70	1,467.12	262.50
2	09/30/12	32,201.70	241.51	2,819.29	29,382.41	1,225.61	504.01
3	10/15/12	29,382.41	220.37	2,840.43	26,541.98	1,005.24	724.38
4	10/31/12	26,541.98	199.06	2,861.74	23,680.24	806.17	923.45
5	11/15/12	23,680.24	177.60	2,883.20	20,797.04	628.57	1,101.05
6	11/30/12	20,797.04	155.98	2,904.82	17,892.22	472.60	1,257.03
7	12/15/12	17,892.22	134.19	2,926.61	14,965.61	338.40	1,391.22
8	12/31/12	14,965.61	112.24	2,948.56	12,017.05	226.16	1,503.46
9	01/15/13	12,017.05	90.13	2,970.67	9,046.37	136.03	1,593.59
10	01/31/13	9,046.37	67.85	2,992.95	6,053.42	68.19	1,661.43
11	02/15/13	6,053.42	45.40	3,015.40	3,038.02	22.79	1,706.84
12	02/28/13	3,038.02	22.79	3,038.02	-	0.00	1,729.62
	TOTAL	**36,729.62**	**1,729.62**	**35,000.00**			

Conforme : _____