

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **24,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **4/30/2012**

TABLE DATA

Table starts at date: **4/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000173251

24%

semi-monthly
 Payments **632.01**

**ROSALES, ROSEMARIE B
 BPI**

CALCULATIONS

Use payment of: **632.01**
 1st payment in table: 1

Beginning balance at payment 1: **24,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	04/30/12	24,000.00	240.00	392.01	23,607.99	6,096.58	240.00
2	05/15/12	23,607.99	236.08	395.93	23,212.06	5,860.50	476.08
3	05/31/12	23,212.06	232.12	399.89	22,812.16	5,628.38	708.20
4	06/15/12	22,812.16	228.12	403.89	22,408.27	5,400.26	936.32
5	06/30/12	22,408.27	224.08	407.93	22,000.34	5,176.17	1,160.40
6	07/15/12	22,000.34	220.00	412.01	21,588.34	4,956.17	1,380.41
7	07/31/12	21,588.34	215.88	416.13	21,172.21	4,740.29	1,596.29
8	08/15/12	21,172.21	211.72	420.29	20,751.92	4,528.56	1,808.01
9	08/31/12	20,751.92	207.52	424.49	20,327.42	4,321.05	2,015.53
10	09/15/12	20,327.42	203.27	428.74	19,898.69	4,117.77	2,218.81
11	09/30/12	19,898.69	198.99	433.03	19,465.66	3,918.78	2,417.79
12	10/15/12	19,465.66	194.66	437.36	19,028.31	3,724.13	2,612.45
13	10/31/12	19,028.31	190.28	441.73	18,586.58	3,533.84	2,802.73
14	11/15/12	18,586.58	185.87	446.15	18,140.43	3,347.98	2,988.60
15	11/30/12	18,140.43	181.40	450.61	17,689.82	3,166.57	3,170.00
16	12/15/12	17,689.82	176.90	455.11	17,234.71	2,989.68	3,346.90
17	12/31/12	17,234.71	172.35	459.66	16,775.04	2,817.33	3,519.25
18	01/15/13	16,775.04	167.75	464.26	16,310.78	2,649.58	3,687.00
19	01/31/13	16,310.78	163.11	468.90	15,841.88	2,486.47	3,850.11
20	02/15/13	15,841.88	158.42	473.59	15,368.29	2,328.05	4,008.53
21	02/28/13	15,368.29	153.68	478.33	14,889.96	2,174.37	4,162.21
22	03/15/13	14,889.96	148.90	483.11	14,406.84	2,025.47	4,311.11
23	03/31/13	14,406.84	144.07	487.94	13,918.90	1,881.40	4,455.18
24	04/15/13	13,918.90	139.19	492.82	13,426.08	1,742.21	4,594.37
25	04/30/13	13,426.08	134.26	497.75	12,928.33	1,607.95	4,728.63
26	05/15/13	12,928.33	129.28	502.73	12,425.60	1,478.67	4,857.91
27	05/31/13	12,425.60	124.26	507.76	11,917.84	1,354.41	4,982.17
28	06/15/13	11,917.84	119.18	512.83	11,405.01	1,235.23	5,101.34
29	06/30/13	11,405.01	114.05	517.96	10,887.04	1,121.18	5,215.39
30	07/15/13	10,887.04	108.87	523.14	10,363.90	1,012.31	5,324.26
31	07/31/13	10,363.90	103.64	528.37	9,835.53	908.67	5,427.90
32	08/15/13	9,835.53	98.36	533.66	9,301.87	810.32	5,526.26
33	08/31/13	9,301.87	93.02	538.99	8,762.88	717.30	5,619.28
34	09/15/13	8,762.88	87.63	544.38	8,218.50	629.67	5,706.91
35	09/30/13	8,218.50	82.18	549.83	7,668.67	547.49	5,789.09
36	10/15/13	7,668.67	76.69	555.33	7,113.34	470.80	5,865.78
37	10/31/13	7,113.34	71.13	560.88	6,552.47	399.67	5,936.91
38	11/15/13	6,552.47	65.52	566.49	5,985.98	334.14	6,002.44
39	11/30/13	5,985.98	59.86	572.15	5,413.83	274.28	6,062.30
40	12/15/13	5,413.83	54.14	577.87	4,835.95	220.14	6,116.43
41	12/31/13	4,835.95	48.36	583.65	4,252.30	171.78	6,164.79
42	01/15/14	4,252.30	42.52	589.49	3,662.81	129.26	6,207.32
43	01/31/14	3,662.81	36.63	595.38	3,067.43	92.63	6,243.95
44	02/15/14	3,067.43	30.67	601.34	2,466.09	61.96	6,274.62
45	02/28/14	2,466.09	24.66	607.35	1,858.74	37.30	6,299.28
46	03/15/14	1,858.74	18.59	613.42	1,245.31	18.71	6,317.87
47	03/31/14	1,245.31	12.45	619.56	625.75	6.26	6,330.32
48	04/15/14	625.75	6.26	625.75	-	0.00	6,336.58
TOTAL		30,336.58	6,336.58	24,000.00			

Conforme : _____