

Amortization Table :

CALAMITY

Initial Data

LOAN DATA

Loan amount: **40,000.00**
 Annual interest rate: **5%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2012**

TABLE DATA

Table starts at date: **11/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

SPECIAL PROMO

5%

semi-monthly
 Payments **876.56**

Emp.No: 97341

ROMEL TOLENTINO

CALCULATIONS

STREAM GLOBAL SERVICES, INC. - QC

Use payment of: **876.56**
 1st payment in table: **1**

Beginning balance at payment 1: **40,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 11/15/12 | 40,000.00 | 83.33 | 793.23 | 39,206.77 | 1,991.61 | 83.33 |
| 2 | 11/30/12 | 39,206.77 | 81.68 | 794.88 | 38,411.89 | 1,909.93 | 165.01 |
| 3 | 12/15/12 | 38,411.89 | 80.02 | 796.54 | 37,615.35 | 1,829.91 | 245.04 |
| 4 | 12/31/12 | 37,615.35 | 78.37 | 798.20 | 36,817.16 | 1,751.54 | 323.40 |
| 5 | 01/15/13 | 36,817.16 | 76.70 | 799.86 | 36,017.30 | 1,674.84 | 400.11 |
| 6 | 01/31/13 | 36,017.30 | 75.04 | 801.53 | 35,215.77 | 1,599.80 | 475.14 |
| 7 | 02/15/13 | 35,215.77 | 73.37 | 803.20 | 34,412.58 | 1,526.44 | 548.51 |
| 8 | 02/28/13 | 34,412.58 | 71.69 | 804.87 | 33,607.71 | 1,454.74 | 620.20 |
| 9 | 03/15/13 | 33,607.71 | 70.02 | 806.55 | 32,801.17 | 1,384.73 | 690.22 |
| 10 | 03/31/13 | 32,801.17 | 68.34 | 808.23 | 31,992.94 | 1,316.39 | 758.55 |
| 11 | 04/15/13 | 31,992.94 | 66.65 | 809.91 | 31,183.03 | 1,249.74 | 825.21 |
| 12 | 04/30/13 | 31,183.03 | 64.96 | 811.60 | 30,371.43 | 1,184.78 | 890.17 |
| 13 | 05/15/13 | 30,371.43 | 63.27 | 813.29 | 29,558.15 | 1,121.50 | 953.44 |
| 14 | 05/31/13 | 29,558.15 | 61.58 | 814.98 | 28,743.16 | 1,059.92 | 1,015.02 |
| 15 | 06/15/13 | 28,743.16 | 59.88 | 816.68 | 27,926.48 | 1,000.04 | 1,074.91 |
| 16 | 06/30/13 | 27,926.48 | 58.18 | 818.38 | 27,108.10 | 941.86 | 1,133.09 |
| 17 | 07/15/13 | 27,108.10 | 56.48 | 820.09 | 26,288.02 | 885.38 | 1,189.56 |
| 18 | 07/31/13 | 26,288.02 | 54.77 | 821.79 | 25,466.22 | 830.62 | 1,244.33 |
| 19 | 08/15/13 | 25,466.22 | 53.05 | 823.51 | 24,642.72 | 777.56 | 1,297.38 |
| 20 | 08/31/13 | 24,642.72 | 51.34 | 825.22 | 23,817.49 | 726.22 | 1,348.72 |
| 21 | 09/15/13 | 23,817.49 | 49.62 | 826.94 | 22,990.55 | 676.60 | 1,398.34 |
| 22 | 09/30/13 | 22,990.55 | 47.90 | 828.66 | 22,161.89 | 628.71 | 1,446.24 |
| 23 | 10/15/13 | 22,161.89 | 46.17 | 830.39 | 21,331.50 | 582.54 | 1,492.41 |
| 24 | 10/31/13 | 21,331.50 | 44.44 | 832.12 | 20,499.38 | 538.10 | 1,536.85 |
| 25 | 11/15/13 | 20,499.38 | 42.71 | 833.85 | 19,665.52 | 495.39 | 1,579.56 |
| 26 | 11/30/13 | 19,665.52 | 40.97 | 835.59 | 18,829.93 | 454.42 | 1,620.53 |
| 27 | 12/15/13 | 18,829.93 | 39.23 | 837.33 | 17,992.60 | 415.19 | 1,659.75 |
| 28 | 12/31/13 | 17,992.60 | 37.48 | 839.08 | 17,153.52 | 377.71 | 1,697.24 |
| 29 | 01/15/14 | 17,153.52 | 35.74 | 840.82 | 16,312.70 | 341.97 | 1,732.98 |
| 30 | 01/31/14 | 16,312.70 | 33.98 | 842.58 | 15,470.12 | 307.98 | 1,766.96 |
| 31 | 02/15/14 | 15,470.12 | 32.23 | 844.33 | 14,625.79 | 275.76 | 1,799.19 |
| 32 | 02/28/14 | 14,625.79 | 30.47 | 846.09 | 13,779.70 | 245.29 | 1,829.66 |
| 33 | 03/15/14 | 13,779.70 | 28.71 | 847.85 | 12,931.84 | 216.58 | 1,858.37 |
| 34 | 03/31/14 | 12,931.84 | 26.94 | 849.62 | 12,082.22 | 189.64 | 1,885.31 |
| 35 | 04/15/14 | 12,082.22 | 25.17 | 851.39 | 11,230.83 | 164.46 | 1,910.48 |
| 36 | 04/30/14 | 11,230.83 | 23.40 | 853.16 | 10,377.67 | 141.07 | 1,933.88 |
| 37 | 05/15/14 | 10,377.67 | 21.62 | 854.94 | 9,522.73 | 119.45 | 1,955.50 |
| 38 | 05/31/14 | 9,522.73 | 19.84 | 856.72 | 8,666.01 | 99.61 | 1,975.34 |
| 39 | 06/15/14 | 8,666.01 | 18.05 | 858.51 | 7,807.50 | 81.55 | 1,993.39 |
| 40 | 06/30/14 | 7,807.50 | 16.27 | 860.30 | 6,947.20 | 65.29 | 2,009.66 |
| 41 | 07/15/14 | 6,947.20 | 14.47 | 862.09 | 6,085.11 | 50.81 | 2,024.13 |
| 42 | 07/31/14 | 6,085.11 | 12.68 | 863.88 | 5,221.23 | 38.14 | 2,036.81 |
| 43 | 08/15/14 | 5,221.23 | 10.88 | 865.68 | 4,355.55 | 27.26 | 2,047.69 |
| 44 | 08/31/14 | 4,355.55 | 9.07 | 867.49 | 3,488.06 | 18.19 | 2,056.76 |
| 45 | 09/15/14 | 3,488.06 | 7.27 | 869.29 | 2,618.76 | 10.92 | 2,064.03 |
| 46 | 09/30/14 | 2,618.76 | 5.46 | 871.11 | 1,747.66 | 5.46 | 2,069.48 |
| 47 | 10/15/14 | 1,747.66 | 3.64 | 872.92 | 874.74 | 1.82 | 2,073.12 |
| 48 | 10/31/14 | 874.74 | 1.82 | 874.74 | 0.00 | 0.00 | 2,074.95 |
| | TOTAL | 42,074.95 | 2,074.95 | 40,000.00 | | | |

Conforme :