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:	**11/30/2012**

TABLE DATA

Table starts at date:	**11/30/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**876.56**

SPECIAL PROMO **5%**

Emp.No: 93196

MARRY GRACE UAYAN
STREAM GLOBAL SERVICES, INC. - QC

CALCULATIONS

Use payment of:	**876.56**	Beginning balance at payment 1:	**40,000.00**
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	11/30/12	40,000.00	83.33	793.23	39,206.77	1,991.61	83.33
2	12/15/12	39,206.77	81.68	794.88	38,411.89	1,909.93	165.01
3	12/31/12	38,411.89	80.02	796.54	37,615.35	1,829.91	245.04
4	01/15/13	37,615.35	78.37	798.20	36,817.16	1,751.54	323.40
5	01/31/13	36,817.16	76.70	799.86	36,017.30	1,674.84	400.11
6	02/15/13	36,017.30	75.04	801.53	35,215.77	1,599.80	475.14
7	02/28/13	35,215.77	73.37	803.20	34,412.58	1,526.44	548.51
8	03/15/13	34,412.58	71.69	804.87	33,607.71	1,454.74	620.20
9	03/31/13	33,607.71	70.02	806.55	32,801.17	1,384.73	690.22
10	04/15/13	32,801.17	68.34	808.23	31,992.94	1,316.39	758.55
11	04/30/13	31,992.94	66.65	809.91	31,183.03	1,249.74	825.21
12	05/15/13	31,183.03	64.96	811.60	30,371.43	1,184.78	890.17
13	05/31/13	30,371.43	63.27	813.29	29,558.15	1,121.50	953.44
14	06/15/13	29,558.15	61.58	814.98	28,743.16	1,059.92	1,015.02
15	06/30/13	28,743.16	59.88	816.68	27,926.48	1,000.04	1,074.91
16	07/15/13	27,926.48	58.18	818.38	27,108.10	941.86	1,133.09
17	07/31/13	27,108.10	56.48	820.09	26,288.02	885.38	1,189.56
18	08/15/13	26,288.02	54.77	821.79	25,466.22	830.62	1,244.33
19	08/31/13	25,466.22	53.05	823.51	24,642.72	777.56	1,297.38
20	09/15/13	24,642.72	51.34	825.22	23,817.49	726.22	1,348.72
21	09/30/13	23,817.49	49.62	826.94	22,990.55	676.60	1,398.34
22	10/15/13	22,990.55	47.90	828.66	22,161.89	628.71	1,446.24
23	10/31/13	22,161.89	46.17	830.39	21,331.50	582.54	1,492.41
24	11/15/13	21,331.50	44.44	832.12	20,499.38	538.10	1,536.85
25	11/30/13	20,499.38	42.71	833.85	19,665.52	495.39	1,579.56
26	12/15/13	19,665.52	40.97	835.59	18,829.93	454.42	1,620.53
27	12/31/13	18,829.93	39.23	837.33	17,992.60	415.19	1,659.75
28	01/15/14	17,992.60	37.48	839.08	17,153.52	377.71	1,697.24
29	01/31/14	17,153.52	35.74	840.82	16,312.70	341.97	1,732.98
30	02/15/14	16,312.70	33.98	842.58	15,470.12	307.98	1,766.96
31	02/28/14	15,470.12	32.23	844.33	14,625.79	275.76	1,799.19
32	03/15/14	14,625.79	30.47	846.09	13,779.70	245.29	1,829.66
33	03/31/14	13,779.70	28.71	847.85	12,931.84	216.58	1,858.37
34	04/15/14	12,931.84	26.94	849.62	12,082.22	189.64	1,885.31
35	04/30/14	12,082.22	25.17	851.39	11,230.83	164.46	1,910.48
36	05/15/14	11,230.83	23.40	853.16	10,377.67	141.07	1,933.88
37	05/31/14	10,377.67	21.62	854.94	9,522.73	119.45	1,955.50
38	06/15/14	9,522.73	19.84	856.72	8,666.01	99.61	1,975.34
39	06/30/14	8,666.01	18.05	858.51	7,807.50	81.55	1,993.39
40	07/15/14	7,807.50	16.27	860.30	6,947.20	65.29	2,009.66
41	07/31/14	6,947.20	14.47	862.09	6,085.11	50.81	2,024.13
42	08/15/14	6,085.11	12.68	863.88	5,221.23	38.14	2,036.81
43	08/31/14	5,221.23	10.88	865.68	4,355.55	27.26	2,047.69
44	09/15/14	4,355.55	9.07	867.49	3,488.06	18.19	2,056.76
45	09/30/14	3,488.06	7.27	869.29	2,618.76	10.92	2,064.03
46	10/15/14	2,618.76	5.46	871.11	1,747.66	5.46	2,069.48
47	10/31/14	1,747.66	3.64	872.92	874.74	1.82	2,073.12
48	11/15/14	874.74	1.82	874.74	0.00	0.00	2,074.95
	TOTAL	**42,074.95**	**2,074.95**	**40,000.00**			

Conforme : _____