

**AYALA MULTI-PURPOSE COOPERATIVE
AMORTIZATION SCHEDULE**

0000167577		
NAME OF BORROWER:	BERNARDO, LOUIE O	LOAN AMOUNT 40,000.00
AGCs REPRESENTED :	BPI	INTEREST RATE 2.00%
TYPE OF LOAN :	APPLIANCE	EFFECTIVE RATE/payday 1.72950000%
LOAN TERM:	2.0	INTEREST AMOUNT 19,200.00
RELEASE DATE:	10/15/2012	MATURITY VALUE 59,200.00

TABLE

No.	Due Date	Amort.	Int.	Principal	Outstanding Balance		Cumulative	OR# & date
					Principal	Interest	Interest	
1	10/15/12	1,233.33	691.80	541.53	39,458.47	18,508.20	691.80	
2	10/31/12	1,233.33	682.43	550.90	38,907.57	17,825.77	1,374.23	
3	11/15/12	1,233.33	672.91	560.43	38,347.14	17,152.86	2,047.14	
4	11/30/12	1,233.33	663.21	570.12	37,777.02	16,489.65	2,710.35	
5	12/15/12	1,233.33	653.35	579.98	37,197.04	15,836.29	3,363.71	
6	12/31/12	1,233.33	643.32	590.01	36,607.03	15,192.97	4,007.03	
7	01/15/13	1,233.33	633.12	600.21	36,006.82	14,559.85	4,640.15	
8	01/31/13	1,233.33	622.74	610.60	35,396.22	13,937.12	5,262.89	
9	02/15/13	1,233.33	612.18	621.16	34,775.06	13,324.94	5,875.06	
10	02/28/13	1,233.33	601.43	631.90	34,143.17	12,723.50	6,476.50	
11	03/15/13	1,233.33	590.51	642.83	33,500.34	12,133.00	7,067.01	
12	03/31/13	1,233.33	579.39	653.94	32,846.39	11,553.61	7,646.39	
13	04/15/13	1,233.33	568.08	665.25	32,181.14	10,985.53	8,214.47	
14	04/30/13	1,233.33	556.57	676.76	31,504.38	10,428.96	8,771.05	
15	05/15/13	1,233.33	544.87	688.47	30,815.91	9,884.09	9,315.91	
16	05/31/13	1,233.33	532.96	700.37	30,115.54	9,351.13	9,848.87	
17	06/15/13	1,233.33	520.85	712.49	29,403.06	8,830.28	10,369.72	
18	06/30/13	1,233.33	508.53	724.81	28,678.25	8,321.75	10,878.25	
19	07/15/13	1,233.33	495.99	737.34	27,940.91	7,825.76	11,374.24	
20	07/31/13	1,233.33	483.24	750.10	27,190.81	7,342.53	11,857.48	
21	08/15/13	1,233.33	470.27	763.07	26,427.74	6,872.26	12,327.74	
22	08/31/13	1,233.33	457.07	776.27	25,651.48	6,415.19	12,784.81	
23	09/15/13	1,233.33	443.64	789.69	24,861.79	5,971.55	13,228.45	
24	09/30/13	1,233.33	429.98	803.35	24,058.44	5,541.57	13,658.44	
25	10/15/13	1,233.33	416.09	817.24	23,241.19	5,125.48	14,074.53	
26	10/31/13	1,233.33	401.96	831.38	22,409.82	4,723.52	14,476.48	
27	11/15/13	1,233.33	387.58	845.76	21,564.06	4,335.94	14,864.06	
28	11/30/13	1,233.33	372.95	860.38	20,703.68	3,962.99	15,237.01	
29	12/15/13	1,233.33	358.07	875.26	19,828.42	3,604.92	15,595.08	
30	12/31/13	1,233.33	342.93	890.40	18,938.01	3,261.99	15,938.01	
31	01/15/14	1,233.33	327.53	905.80	18,032.21	2,934.46	16,265.55	
32	01/31/14	1,233.33	311.87	921.47	17,110.75	2,622.59	16,577.41	
33	02/15/14	1,233.33	295.93	937.40	16,173.35	2,326.66	16,873.35	
34	02/28/14	1,233.33	279.72	953.62	15,219.73	2,046.94	17,153.06	
35	03/15/14	1,233.33	263.23	970.11	14,249.62	1,783.71	17,416.29	
36	03/31/14	1,233.33	246.45	986.89	13,262.74	1,537.27	17,662.74	
37	04/15/14	1,233.33	229.38	1,003.95	12,258.78	1,307.89	17,892.11	
38	04/30/14	1,233.33	212.02	1,021.32	11,237.46	1,095.87	18,104.13	
39	05/15/14	1,233.33	194.35	1,038.98	10,198.48	901.52	18,298.48	
40	05/31/14	1,233.33	176.38	1,056.95	9,141.53	725.14	18,474.87	
41	06/15/14	1,233.33	158.10	1,075.23	8,066.30	567.03	18,632.97	
42	06/30/14	1,233.33	139.51	1,093.83	6,972.47	427.53	18,772.47	
43	07/15/14	1,233.33	120.59	1,112.74	5,859.73	306.94	18,893.06	
44	07/31/14	1,233.33	101.34	1,131.99	4,727.74	205.60	18,994.41	
45	08/15/14	1,233.33	81.77	1,151.57	3,576.17	123.83	19,076.17	
46	08/31/14	1,233.33	61.85	1,171.48	2,404.69	61.98	19,138.02	
47	09/15/14	1,233.33	41.59	1,191.74	1,212.95	20.39	19,179.61	
48	09/30/14	1,233.33	20.39	1,212.94	0.00	0.00	19,200.00	
	TOTAL	59,200.00	19,200.00	40,000.00				

Conforme : _____