Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**75,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**9/30/2012**

TABLE DATA

Table starts at date:	**9/30/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,866.38**

Emp.No: 130980

CRISTINA RETUERTO
STREAM GLOBAL SERVICES, INC. - CEBU

CALCULATIONS

Use payment of:	**1,866.38**
1st payment in table:	**1**
Beginning balance at payment 1:	**75,000.00**
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	09/30/12	75,000.00	562.50	1,303.88	73,696.12	14,023.65	562.50
2	10/15/12	73,696.12	552.72	1,313.66	72,382.46	13,470.93	1,115.22
3	10/31/12	72,382.46	542.87	1,323.51	71,058.95	12,928.06	1,658.09
4	11/15/12	71,058.95	532.94	1,333.44	69,725.52	12,395.12	2,191.03
5	11/30/12	69,725.52	522.94	1,343.44	68,382.08	11,872.18	2,713.97
6	12/15/12	68,382.08	512.87	1,353.51	67,028.57	11,359.31	3,226.84
7	12/31/12	67,028.57	502.71	1,363.66	65,664.91	10,856.60	3,729.55
8	01/15/13	65,664.91	492.49	1,373.89	64,291.01	10,364.11	4,222.04
9	01/31/13	64,291.01	482.18	1,384.20	62,906.82	9,881.93	4,704.22
10	02/15/13	62,906.82	471.80	1,394.58	61,512.24	9,410.13	5,176.02
11	02/28/13	61,512.24	461.34	1,405.04	60,107.21	8,948.79	5,637.37
12	03/15/13	60,107.21	450.80	1,415.57	58,691.63	8,497.98	6,088.17
13	03/31/13	58,691.63	440.19	1,426.19	57,265.44	8,057.80	6,528.36
14	04/15/13	57,265.44	429.49	1,436.89	55,828.55	7,628.31	6,957.85
15	04/30/13	55,828.55	418.71	1,447.66	54,380.89	7,209.59	7,376.56
16	05/15/13	54,380.89	407.86	1,458.52	52,922.37	6,801.73	7,784.42
17	05/31/13	52,922.37	396.92	1,469.46	51,452.91	6,404.82	8,181.34
18	06/15/13	51,452.91	385.90	1,480.48	49,972.43	6,018.92	8,567.23
19	06/30/13	49,972.43	374.79	1,491.58	48,480.84	5,644.13	8,942.03
20	07/15/13	48,480.84	363.61	1,502.77	46,978.07	5,280.52	9,305.63
21	07/31/13	46,978.07	352.34	1,514.04	45,464.03	4,928.18	9,657.97
22	08/15/13	45,464.03	340.98	1,525.40	43,938.63	4,587.20	9,998.95
23	08/31/13	43,938.63	329.54	1,536.84	42,401.79	4,257.67	10,328.49
24	09/15/13	42,401.79	318.01	1,548.36	40,853.42	3,939.65	10,646.50
25	09/30/13	40,853.42	306.40	1,559.98	39,293.45	3,633.25	10,952.90
26	10/15/13	39,293.45	294.70	1,571.68	37,721.77	3,338.55	11,247.60
27	10/31/13	37,721.77	282.91	1,583.46	36,138.30	3,055.64	11,530.52
28	11/15/13	36,138.30	271.04	1,595.34	34,542.96	2,784.60	11,801.55
29	11/30/13	34,542.96	259.07	1,607.31	32,935.66	2,525.53	12,060.63
30	12/15/13	32,935.66	247.02	1,619.36	31,316.30	2,278.51	12,307.64
31	12/31/13	31,316.30	234.87	1,631.51	29,684.79	2,043.64	12,542.51
32	01/15/14	29,684.79	222.64	1,643.74	28,041.05	1,821.00	12,765.15
33	01/31/14	28,041.05	210.31	1,656.07	26,384.98	1,610.69	12,975.46
34	02/15/14	26,384.98	197.89	1,668.49	24,716.49	1,412.81	13,173.35
35	02/28/14	24,716.49	185.37	1,681.00	23,035.48	1,227.43	13,358.72
36	03/15/14	23,035.48	172.77	1,693.61	21,341.87	1,054.67	13,531.49
37	03/31/14	21,341.87	160.06	1,706.31	19,635.56	894.60	13,691.55
38	04/15/14	19,635.56	147.27	1,719.11	17,916.45	747.34	13,838.82
39	04/30/14	17,916.45	134.37	1,732.00	16,184.44	612.96	13,973.19
40	05/15/14	16,184.44	121.38	1,744.99	14,439.45	491.58	14,094.57
41	05/31/14	14,439.45	108.30	1,758.08	12,681.36	383.28	14,202.87
42	06/15/14	12,681.36	95.11	1,771.27	10,910.10	288.17	14,297.98
43	06/30/14	10,910.10	81.83	1,784.55	9,125.54	206.35	14,379.81
44	07/15/14	9,125.54	68.44	1,797.94	7,327.61	137.91	14,448.25
45	07/31/14	7,327.61	54.96	1,811.42	5,516.19	82.95	14,503.20
46	08/15/14	5,516.19	41.37	1,825.01	3,691.18	41.58	14,544.58
47	08/31/14	3,691.18	27.68	1,838.69	1,852.48	13.89	14,572.26
48	09/15/14	1,852.48	13.89	1,852.48	-	0.00	14,586.15
	TOTAL	**89,586.15**	**14,586.15**	**75,000.00**			

Conforme : _____