Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**38,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**9/15/2011**

TABLE DATA

Table starts at date:	**9/15/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**945.63**

SOLASCO, ALDRIN
ISUZU-CEBU

CALCULATIONS

Use payment of:	**945.63**	Beginning balance at payment 1:	**38,000.00**
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	09/15/11	38,000.00	285.00	660.63	37,339.37	7,105.32	285.00
2	09/30/11	37,339.37	280.05	665.59	36,673.78	6,825.27	565.05
3	10/15/11	36,673.78	275.05	670.58	36,003.20	6,550.22	840.10
4	10/31/11	36,003.20	270.02	675.61	35,327.60	6,280.19	1,110.12
5	11/15/11	35,327.60	264.96	680.67	34,646.92	6,015.24	1,375.08
6	11/30/11	34,646.92	259.85	685.78	33,961.14	5,755.39	1,634.93
7	12/15/11	33,961.14	254.71	690.92	33,270.22	5,500.68	1,889.64
8	12/31/11	33,270.22	249.53	696.10	32,574.11	5,251.15	2,139.17
9	01/15/12	32,574.11	244.31	701.33	31,872.79	5,006.84	2,383.47
10	01/31/12	31,872.79	239.05	706.59	31,166.20	4,767.80	2,622.52
11	02/15/12	31,166.20	233.75	711.89	30,454.32	4,534.05	2,856.27
12	02/29/12	30,454.32	228.41	717.22	29,737.09	4,305.64	3,084.67
13	03/15/12	29,737.09	223.03	722.60	29,014.49	4,082.62	3,307.70
14	03/31/12	29,014.49	217.61	728.02	28,286.47	3,865.01	3,525.31
15	04/15/12	28,286.47	212.15	733.48	27,552.98	3,652.86	3,737.46
16	04/30/12	27,552.98	206.65	738.98	26,814.00	3,446.21	3,944.11
17	05/15/12	26,814.00	201.10	744.53	26,069.47	3,245.11	4,145.21
18	05/31/12	26,069.47	195.52	750.11	25,319.36	3,049.59	4,340.73
19	06/15/12	25,319.36	189.90	755.74	24,563.63	2,859.69	4,530.63
20	06/30/12	24,563.63	184.23	761.40	23,802.22	2,675.46	4,714.85
21	07/15/12	23,802.22	178.52	767.11	23,035.11	2,496.95	4,893.37
22	07/31/12	23,035.11	172.76	772.87	22,262.24	2,324.18	5,066.13
23	08/15/12	22,262.24	166.97	778.66	21,483.57	2,157.22	5,233.10
24	08/31/12	21,483.57	161.13	784.50	20,699.07	1,996.09	5,394.23
25	09/15/12	20,699.07	155.24	790.39	19,908.68	1,840.85	5,549.47
26	09/30/12	19,908.68	149.32	796.32	19,112.36	1,691.53	5,698.79
27	10/15/12	19,112.36	143.34	802.29	18,310.07	1,548.19	5,842.13
28	10/31/12	18,310.07	137.33	808.31	17,501.77	1,410.86	5,979.45
29	11/15/12	17,501.77	131.26	814.37	16,687.40	1,279.60	6,110.72
30	11/30/12	16,687.40	125.16	820.48	15,866.92	1,154.44	6,235.87
31	12/15/12	15,866.92	119.00	826.63	15,040.29	1,035.44	6,354.87
32	12/31/12	15,040.29	112.80	832.83	14,207.46	922.64	6,467.68
33	01/15/13	14,207.46	106.56	839.08	13,368.39	816.08	6,574.23
34	01/31/13	13,368.39	100.26	845.37	12,523.02	715.82	6,674.50
35	02/15/13	12,523.02	93.92	851.71	11,671.31	621.90	6,768.42
36	02/28/13	11,671.31	87.53	858.10	10,813.21	534.36	6,855.95
37	03/15/13	10,813.21	81.10	864.53	9,948.68	453.27	6,937.05
38	03/31/13	9,948.68	74.62	871.02	9,077.67	378.65	7,011.67
39	04/15/13	9,077.67	68.08	877.55	8,200.12	310.57	7,079.75
40	04/30/13	8,200.12	61.50	884.13	7,315.99	249.07	7,141.25
41	05/15/13	7,315.99	54.87	890.76	6,425.22	194.20	7,196.12
42	05/31/13	6,425.22	48.19	897.44	5,527.78	146.01	7,244.31
43	06/15/13	5,527.78	41.46	904.17	4,623.61	104.55	7,285.77
44	06/30/13	4,623.61	34.68	910.95	3,712.65	69.87	7,320.44
45	07/15/13	3,712.65	27.84	917.79	2,794.87	42.03	7,348.29
46	07/31/13	2,794.87	20.96	924.67	1,870.20	21.07	7,369.25
47	08/15/13	1,870.20	14.03	931.61	938.59	7.04	7,383.28
48	08/31/13	938.59	7.04	938.59	-	0.00	7,390.32
	TOTAL	**45,390.32**	**7,390.32**	**38,000.00**			

Conforme : _____