

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **16,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **3/15/2011**

TABLE DATA

Table starts at date: **3/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **398.16**

18%

CALCULATIONS

Use payment of: **398.16**
 1st payment in table: **1**

PIDE, ALBERTO JR.
ISUZU AUTOMOTIVE DEALERSHIP, INC.

Beginning balance at payment 1: **16,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	03/15/11	16,000.00	120.00	278.16	15,721.84	2,991.71	120.00
2	03/31/11	15,721.84	117.91	280.25	15,441.59	2,873.80	237.91
3	04/15/11	15,441.59	115.81	282.35	15,159.24	2,757.99	353.73
4	04/30/11	15,159.24	113.69	284.47	14,874.78	2,644.29	467.42
5	05/15/11	14,874.78	111.56	286.60	14,588.18	2,532.73	578.98
6	05/31/11	14,588.18	109.41	288.75	14,299.43	2,423.32	688.39
7	06/15/11	14,299.43	107.25	290.91	14,008.51	2,316.07	795.64
8	06/30/11	14,008.51	105.06	293.10	13,715.42	2,211.01	900.70
9	07/15/11	13,715.42	102.87	295.30	13,420.12	2,108.15	1,003.57
10	07/31/11	13,420.12	100.65	297.51	13,122.61	2,007.49	1,104.22
11	08/15/11	13,122.61	98.42	299.74	12,822.87	1,909.07	1,202.64
12	08/31/11	12,822.87	96.17	301.99	12,520.88	1,812.90	1,298.81
13	09/15/11	12,520.88	93.91	304.25	12,216.63	1,719.00	1,392.72
14	09/30/11	12,216.63	91.62	306.54	11,910.09	1,627.37	1,484.34
15	10/15/11	11,910.09	89.33	308.83	11,601.26	1,538.05	1,573.67
16	10/31/11	11,601.26	87.01	311.15	11,290.11	1,451.04	1,660.68
17	11/15/11	11,290.11	84.68	313.48	10,976.62	1,366.36	1,745.35
18	11/30/11	10,976.62	82.32	315.84	10,660.78	1,284.04	1,827.68
19	12/15/11	10,660.78	79.96	318.20	10,342.58	1,204.08	1,907.63
20	12/31/11	10,342.58	77.57	320.59	10,021.99	1,126.51	1,985.20
21	01/15/12	10,021.99	75.16	323.00	9,698.99	1,051.35	2,060.37
22	01/31/12	9,698.99	72.74	325.42	9,373.57	978.60	2,133.11
23	02/15/12	9,373.57	70.30	327.86	9,045.72	908.30	2,203.41
24	02/29/12	9,045.72	67.84	330.32	8,715.40	840.46	2,271.25
25	03/15/12	8,715.40	65.37	332.80	8,382.60	775.09	2,336.62
26	03/31/12	8,382.60	62.87	335.29	8,047.31	712.22	2,399.49
27	04/15/12	8,047.31	60.35	337.81	7,709.51	651.87	2,459.84
28	04/30/12	7,709.51	57.82	340.34	7,369.17	594.05	2,517.66
29	05/15/12	7,369.17	55.27	342.89	7,026.27	538.78	2,572.93
30	05/31/12	7,026.27	52.70	345.46	6,680.81	486.08	2,625.63
31	06/15/12	6,680.81	50.11	348.05	6,332.76	435.98	2,675.74
32	06/30/12	6,332.76	47.50	350.67	5,982.09	388.48	2,723.23
33	07/15/12	5,982.09	44.87	353.29	5,628.80	343.61	2,768.10
34	07/31/12	5,628.80	42.22	355.94	5,272.85	301.40	2,810.31
35	08/15/12	5,272.85	39.55	358.61	4,914.24	261.85	2,849.86
36	08/31/12	4,914.24	36.86	361.30	4,552.93	225.00	2,886.72
37	09/15/12	4,552.93	34.15	364.01	4,188.92	190.85	2,920.86
38	09/30/12	4,188.92	31.42	366.74	3,822.18	159.43	2,952.28
39	10/15/12	3,822.18	28.67	369.49	3,452.68	130.77	2,980.95
40	10/31/12	3,452.68	25.90	372.27	3,080.42	104.87	3,006.84
41	11/15/12	3,080.42	23.10	375.06	2,705.36	81.77	3,029.95
42	11/30/12	2,705.36	20.29	377.87	2,327.49	61.48	3,050.24
43	12/15/12	2,327.49	17.46	380.70	1,946.78	44.02	3,067.69
44	12/31/12	1,946.78	14.60	383.56	1,563.22	29.42	3,082.29
45	01/15/13	1,563.22	11.72	386.44	1,176.79	17.70	3,094.02
46	01/31/13	1,176.79	8.83	389.33	787.45	8.87	3,102.84
47	02/15/13	787.45	5.91	392.25	395.20	2.96	3,108.75
48	02/28/13	395.20	2.96	395.20	0.00	0.00	3,111.71
TOTAL		19,111.71	3,111.71	16,000.00			

Conforme : _____