

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **42,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **12/15/2012**

TABLE DATA

Table starts at date: **12/15/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly Payments **1,045.17**

Emp.No: 0

Latoja, Raymond

CALCULATIONS

ISUZU AUTOMOTIVE DEALERSHIP INC.

Use payment of: **1,045.17**
 1st payment in table: 1

Beginning balance at payment 1: **42,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 12/15/12 | 42,000.00 | 315.00 | 730.17 | 41,269.83 | 7,853.25 | 315.00 |
| 2 | 12/31/12 | 41,269.83 | 309.52 | 735.65 | 40,534.18 | 7,543.72 | 624.52 |
| 3 | 01/15/13 | 40,534.18 | 304.01 | 741.17 | 39,793.01 | 7,239.72 | 928.53 |
| 4 | 01/31/13 | 39,793.01 | 298.45 | 746.72 | 39,046.29 | 6,941.27 | 1,226.98 |
| 5 | 02/15/13 | 39,046.29 | 292.85 | 752.32 | 38,293.97 | 6,648.42 | 1,519.82 |
| 6 | 02/28/13 | 38,293.97 | 287.20 | 757.97 | 37,536.00 | 6,361.22 | 1,807.03 |
| 7 | 03/15/13 | 37,536.00 | 281.52 | 763.65 | 36,772.35 | 6,079.70 | 2,088.55 |
| 8 | 03/31/13 | 36,772.35 | 275.79 | 769.38 | 36,002.97 | 5,803.90 | 2,364.34 |
| 9 | 04/15/13 | 36,002.97 | 270.02 | 775.15 | 35,227.82 | 5,533.88 | 2,634.36 |
| 10 | 04/30/13 | 35,227.82 | 264.21 | 780.96 | 34,446.86 | 5,269.67 | 2,898.57 |
| 11 | 05/15/13 | 34,446.86 | 258.35 | 786.82 | 33,660.03 | 5,011.32 | 3,156.92 |
| 12 | 05/31/13 | 33,660.03 | 252.45 | 792.72 | 32,867.31 | 4,758.87 | 3,409.37 |
| 13 | 06/15/13 | 32,867.31 | 246.50 | 798.67 | 32,068.65 | 4,512.37 | 3,655.88 |
| 14 | 06/30/13 | 32,068.65 | 240.51 | 804.66 | 31,263.99 | 4,271.85 | 3,896.39 |
| 15 | 07/15/13 | 31,263.99 | 234.48 | 810.69 | 30,453.30 | 4,037.37 | 4,130.87 |
| 16 | 07/31/13 | 30,453.30 | 228.40 | 816.77 | 29,636.53 | 3,808.97 | 4,359.27 |
| 17 | 08/15/13 | 29,636.53 | 222.27 | 822.90 | 28,813.63 | 3,586.70 | 4,581.55 |
| 18 | 08/31/13 | 28,813.63 | 216.10 | 829.07 | 27,984.56 | 3,370.60 | 4,797.65 |
| 19 | 09/15/13 | 27,984.56 | 209.88 | 835.29 | 27,149.27 | 3,160.71 | 5,007.53 |
| 20 | 09/30/13 | 27,149.27 | 203.62 | 841.55 | 26,307.72 | 2,957.09 | 5,211.15 |
| 21 | 10/15/13 | 26,307.72 | 197.31 | 847.86 | 25,459.85 | 2,759.78 | 5,408.46 |
| 22 | 10/31/13 | 25,459.85 | 190.95 | 854.22 | 24,605.63 | 2,568.83 | 5,599.41 |
| 23 | 11/15/13 | 24,605.63 | 184.54 | 860.63 | 23,745.00 | 2,384.29 | 5,783.95 |
| 24 | 11/30/13 | 23,745.00 | 178.09 | 867.08 | 22,877.92 | 2,206.20 | 5,962.04 |
| 25 | 12/15/13 | 22,877.92 | 171.58 | 873.59 | 22,004.33 | 2,034.62 | 6,133.62 |
| 26 | 12/31/13 | 22,004.33 | 165.03 | 880.14 | 21,124.19 | 1,869.59 | 6,298.66 |
| 27 | 01/15/14 | 21,124.19 | 158.43 | 886.74 | 20,237.45 | 1,711.16 | 6,457.09 |
| 28 | 01/31/14 | 20,237.45 | 151.78 | 893.39 | 19,344.06 | 1,559.38 | 6,608.87 |
| 29 | 02/15/14 | 19,344.06 | 145.08 | 900.09 | 18,443.97 | 1,414.30 | 6,753.95 |
| 30 | 02/28/14 | 18,443.97 | 138.33 | 906.84 | 17,537.13 | 1,275.97 | 6,892.28 |
| 31 | 03/15/14 | 17,537.13 | 131.53 | 913.64 | 16,623.48 | 1,144.44 | 7,023.81 |
| 32 | 03/31/14 | 16,623.48 | 124.68 | 920.50 | 15,702.99 | 1,019.76 | 7,148.48 |
| 33 | 04/15/14 | 15,702.99 | 117.77 | 927.40 | 14,775.59 | 901.99 | 7,266.26 |
| 34 | 04/30/14 | 14,775.59 | 110.82 | 934.35 | 13,841.23 | 791.17 | 7,377.07 |
| 35 | 05/15/14 | 13,841.23 | 103.81 | 941.36 | 12,899.87 | 687.36 | 7,480.88 |
| 36 | 05/31/14 | 12,899.87 | 96.75 | 948.42 | 11,951.45 | 590.61 | 7,577.63 |
| 37 | 06/15/14 | 11,951.45 | 89.64 | 955.54 | 10,995.91 | 500.98 | 7,667.27 |
| 38 | 06/30/14 | 10,995.91 | 82.47 | 962.70 | 10,033.21 | 418.51 | 7,749.74 |
| 39 | 07/15/14 | 10,033.21 | 75.25 | 969.92 | 9,063.29 | 343.26 | 7,824.99 |
| 40 | 07/31/14 | 9,063.29 | 67.97 | 977.20 | 8,086.09 | 275.28 | 7,892.96 |
| 41 | 08/15/14 | 8,086.09 | 60.65 | 984.53 | 7,101.56 | 214.64 | 7,953.61 |
| 42 | 08/31/14 | 7,101.56 | 53.26 | 991.91 | 6,109.65 | 161.38 | 8,006.87 |
| 43 | 09/15/14 | 6,109.65 | 45.82 | 999.35 | 5,110.30 | 115.55 | 8,052.69 |
| 44 | 09/30/14 | 5,110.30 | 38.33 | 1,006.84 | 4,103.46 | 77.23 | 8,091.02 |
| 45 | 10/15/14 | 4,103.46 | 30.78 | 1,014.40 | 3,089.06 | 46.45 | 8,121.79 |
| 46 | 10/31/14 | 3,089.06 | 23.17 | 1,022.00 | 2,067.06 | 23.28 | 8,144.96 |
| 47 | 11/15/14 | 2,067.06 | 15.50 | 1,029.67 | 1,037.39 | 7.78 | 8,160.46 |
| 48 | 11/30/14 | 1,037.39 | 7.78 | 1,037.39 | 0.00 | 0.00 | 8,168.25 |
| | TOTAL | 50,168.25 | 8,168.25 | 42,000.00 | | | |

Conforme : _____