

**AYALA MULTI-PURPOSE COOPERATIVE  
AMORTIZATION SCHEDULE**

|                    |                          |                       |                   |
|--------------------|--------------------------|-----------------------|-------------------|
| NAME OF BORROWER:  | FRANCISCO, ERNESTO P.    | LOAN AMOUNT           | 149,000.00        |
| AGCs REPRESENTED : | MANILA WATER CO. ( MWC ) | INTEREST RATE         | <b>1.50%</b>      |
| TYPE OF LOAN :     | PROVIDENTIAL 1.5 %       | EFFECTIVE RATE/payday | 1.33220000%       |
| LOAN TERM:         | 2.0                      | INTEREST AMOUNT       | 53,584.33         |
| RELEASE DATE:      | 4/30/2011                | <b>MATURITY VALUE</b> | <b>202,584.33</b> |

TABLE

| No. | Due Date     | Amort.            | Int.             | Principal         | Outstanding Balance |           | Cumulative | OR# & date |
|-----|--------------|-------------------|------------------|-------------------|---------------------|-----------|------------|------------|
|     |              |                   |                  |                   | Principal           | Interest  | Interest   |            |
| 1   | 04/30/11     | 4,221.67          | 1,984.98         | 2,236.69          | 146,763.31          | 51,599.35 | 1,984.98   |            |
| 2   | 05/15/11     | 4,221.67          | 1,955.18         | 2,266.49          | 144,496.83          | 49,644.17 | 3,940.16   |            |
| 3   | 05/31/11     | 4,221.67          | 1,924.99         | 2,296.68          | 142,200.15          | 47,719.18 | 5,865.15   |            |
| 4   | 06/15/11     | 4,221.67          | 1,894.39         | 2,327.28          | 139,872.87          | 45,824.79 | 7,759.54   |            |
| 5   | 06/30/11     | 4,221.67          | 1,863.39         | 2,358.28          | 137,514.59          | 43,961.41 | 9,622.92   |            |
| 6   | 07/15/11     | 4,221.67          | 1,831.97         | 2,389.70          | 135,124.89          | 42,129.44 | 11,454.89  |            |
| 7   | 07/31/11     | 4,221.67          | 1,800.13         | 2,421.53          | 132,703.36          | 40,329.30 | 13,255.03  |            |
| 8   | 08/15/11     | 4,221.67          | 1,767.87         | 2,453.79          | 130,249.57          | 38,561.43 | 15,022.90  |            |
| 9   | 08/31/11     | 4,221.67          | 1,735.18         | 2,486.48          | 127,763.08          | 36,826.24 | 16,758.08  |            |
| 10  | 09/15/11     | 4,221.67          | 1,702.06         | 2,519.61          | 125,243.48          | 35,124.18 | 18,460.14  |            |
| 11  | 09/30/11     | 4,221.67          | 1,668.49         | 2,553.17          | 122,690.30          | 33,455.69 | 20,128.64  |            |
| 12  | 10/15/11     | 4,221.67          | 1,634.48         | 2,587.19          | 120,103.12          | 31,821.21 | 21,763.12  |            |
| 13  | 10/31/11     | 4,221.67          | 1,600.01         | 2,621.65          | 117,481.46          | 30,221.20 | 23,363.13  |            |
| 14  | 11/15/11     | 4,221.67          | 1,565.09         | 2,656.58          | 114,824.89          | 28,656.11 | 24,928.22  |            |
| 15  | 11/30/11     | 4,221.67          | 1,529.70         | 2,691.97          | 112,132.92          | 27,126.41 | 26,457.92  |            |
| 16  | 12/15/11     | 4,221.67          | 1,493.83         | 2,727.83          | 109,405.08          | 25,632.58 | 27,951.75  |            |
| 17  | 12/31/11     | 4,221.67          | 1,457.49         | 2,764.17          | 106,640.91          | 24,175.08 | 29,409.25  |            |
| 18  | 01/15/12     | 4,221.67          | 1,420.67         | 2,801.00          | 103,839.92          | 22,754.41 | 30,829.92  |            |
| 19  | 01/31/12     | 4,221.67          | 1,383.36         | 2,838.31          | 101,001.61          | 21,371.06 | 32,213.27  |            |
| 20  | 02/15/12     | 4,221.67          | 1,345.54         | 2,876.12          | 98,125.48           | 20,025.51 | 33,558.82  |            |
| 21  | 02/29/12     | 4,221.67          | 1,307.23         | 2,914.44          | 95,211.04           | 18,718.29 | 34,866.04  |            |
| 22  | 03/15/12     | 4,221.67          | 1,268.40         | 2,953.27          | 92,257.78           | 17,449.88 | 36,134.44  |            |
| 23  | 03/31/12     | 4,221.67          | 1,229.06         | 2,992.61          | 89,265.17           | 16,220.83 | 37,363.50  |            |
| 24  | 04/15/12     | 4,221.67          | 1,189.19         | 3,032.48          | 86,232.69           | 15,031.64 | 38,552.69  |            |
| 25  | 04/30/12     | 4,221.67          | 1,148.79         | 3,072.87          | 83,159.82           | 13,882.84 | 39,701.48  |            |
| 26  | 05/15/12     | 4,221.67          | 1,107.86         | 3,113.81          | 80,046.01           | 12,774.99 | 40,809.34  |            |
| 27  | 05/31/12     | 4,221.67          | 1,066.37         | 3,155.29          | 76,890.71           | 11,708.62 | 41,875.71  |            |
| 28  | 06/15/12     | 4,221.67          | 1,024.34         | 3,197.33          | 73,693.38           | 10,684.28 | 42,900.05  |            |
| 29  | 06/30/12     | 4,221.67          | 981.74           | 3,239.92          | 70,453.46           | 9,702.53  | 43,881.79  |            |
| 30  | 07/15/12     | 4,221.67          | 938.58           | 3,283.09          | 67,170.38           | 8,763.95  | 44,820.38  |            |
| 31  | 07/31/12     | 4,221.67          | 894.84           | 3,326.82          | 63,843.55           | 7,869.11  | 45,715.22  |            |
| 32  | 08/15/12     | 4,221.67          | 850.52           | 3,371.14          | 60,472.41           | 7,018.59  | 46,565.74  |            |
| 33  | 08/31/12     | 4,221.67          | 805.61           | 3,416.05          | 57,056.36           | 6,212.97  | 47,371.36  |            |
| 34  | 09/15/12     | 4,221.67          | 760.10           | 3,461.56          | 53,594.79           | 5,452.87  | 48,131.46  |            |
| 35  | 09/30/12     | 4,221.67          | 713.99           | 3,507.68          | 50,087.12           | 4,738.88  | 48,845.45  |            |
| 36  | 10/15/12     | 4,221.67          | 667.26           | 3,554.41          | 46,532.71           | 4,071.62  | 49,512.71  |            |
| 37  | 10/31/12     | 4,221.67          | 619.91           | 3,601.76          | 42,930.95           | 3,451.71  | 50,132.62  |            |
| 38  | 11/15/12     | 4,221.67          | 571.93           | 3,649.74          | 39,281.21           | 2,879.78  | 50,704.55  |            |
| 39  | 11/30/12     | 4,221.67          | 523.30           | 3,698.36          | 35,582.85           | 2,356.48  | 51,227.85  |            |
| 40  | 12/15/12     | 4,221.67          | 474.03           | 3,747.63          | 31,835.22           | 1,882.44  | 51,701.89  |            |
| 41  | 12/31/12     | 4,221.67          | 424.11           | 3,797.56          | 28,037.66           | 1,458.33  | 52,125.99  |            |
| 42  | 01/15/13     | 4,221.67          | 373.52           | 3,848.15          | 24,189.51           | 1,084.82  | 52,499.51  |            |
| 43  | 01/31/13     | 4,221.67          | 322.25           | 3,899.41          | 20,290.10           | 762.56    | 52,821.76  |            |
| 44  | 02/15/13     | 4,221.67          | 270.30           | 3,951.36          | 16,338.74           | 492.26    | 53,092.07  |            |
| 45  | 02/28/13     | 4,221.67          | 217.66           | 4,004.00          | 12,334.73           | 274.59    | 53,309.73  |            |
| 46  | 03/15/13     | 4,221.67          | 164.32           | 4,057.34          | 8,277.39            | 110.27    | 53,474.06  |            |
| 47  | 03/31/13     | 4,221.67          | 110.27           | 4,111.40          | 4,166.00            | 0.00      | 53,584.33  |            |
| 48  | 04/15/13     | 4,221.67          | -                | 4,221.67          | (55.67)             | 0.00      | 53,584.33  |            |
|     | <b>TOTAL</b> | <b>202,584.33</b> | <b>53,584.33</b> | <b>149,000.00</b> |                     |           |            |            |

Conforme : \_\_\_\_\_

