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:	**9/15/2011**

TABLE DATA

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

18%

PERIODIC PAYMENT

semi-monthly Payments	**1,045.17**

DE LUNA, RICHELDA
GLOBE TELECOM, INC.

CALCULATIONS

Use payment of:	**1,045.17**	Beginning balance at payment 1:	**42,000.00**
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	42,000.00	315.00	730.17	41,269.83	7,853.25	315.00
2	09/30/11	41,269.83	309.52	735.65	40,534.18	7,543.72	624.52
3	10/15/11	40,534.18	304.01	741.17	39,793.01	7,239.72	928.53
4	10/31/11	39,793.01	298.45	746.72	39,046.29	6,941.27	1,226.98
5	11/15/11	39,046.29	292.85	752.32	38,293.97	6,648.42	1,519.82
6	11/30/11	38,293.97	287.20	757.97	37,536.00	6,361.22	1,807.03
7	12/15/11	37,536.00	281.52	763.65	36,772.35	6,079.70	2,088.55
8	12/31/11	36,772.35	275.79	769.38	36,002.97	5,803.90	2,364.34
9	01/15/12	36,002.97	270.02	775.15	35,227.82	5,533.88	2,634.36
10	01/31/12	35,227.82	264.21	780.96	34,446.86	5,269.67	2,898.57
11	02/15/12	34,446.86	258.35	786.82	33,660.03	5,011.32	3,156.92
12	02/29/12	33,660.03	252.45	792.72	32,867.31	4,758.87	3,409.37
13	03/15/12	32,867.31	246.50	798.67	32,068.65	4,512.37	3,655.88
14	03/31/12	32,068.65	240.51	804.66	31,263.99	4,271.85	3,896.39
15	04/15/12	31,263.99	234.48	810.69	30,453.30	4,037.37	4,130.87
16	04/30/12	30,453.30	228.40	816.77	29,636.53	3,808.97	4,359.27
17	05/15/12	29,636.53	222.27	822.90	28,813.63	3,586.70	4,581.55
18	05/31/12	28,813.63	216.10	829.07	27,984.56	3,370.60	4,797.65
19	06/15/12	27,984.56	209.88	835.29	27,149.27	3,160.71	5,007.53
20	06/30/12	27,149.27	203.62	841.55	26,307.72	2,957.09	5,211.15
21	07/15/12	26,307.72	197.31	847.86	25,459.85	2,759.78	5,408.46
22	07/31/12	25,459.85	190.95	854.22	24,605.63	2,568.83	5,599.41
23	08/15/12	24,605.63	184.54	860.63	23,745.00	2,384.29	5,783.95
24	08/31/12	23,745.00	178.09	867.08	22,877.92	2,206.20	5,962.04
25	09/15/12	22,877.92	171.58	873.59	22,004.33	2,034.62	6,133.62
26	09/30/12	22,004.33	165.03	880.14	21,124.19	1,869.59	6,298.66
27	10/15/12	21,124.19	158.43	886.74	20,237.45	1,711.16	6,457.09
28	10/31/12	20,237.45	151.78	893.39	19,344.06	1,559.38	6,608.87
29	11/15/12	19,344.06	145.08	900.09	18,443.97	1,414.30	6,753.95
30	11/30/12	18,443.97	138.33	906.84	17,537.13	1,275.97	6,892.28
31	12/15/12	17,537.13	131.53	913.64	16,623.48	1,144.44	7,023.81
32	12/31/12	16,623.48	124.68	920.50	15,702.99	1,019.76	7,148.48
33	01/15/13	15,702.99	117.77	927.40	14,775.59	901.99	7,266.26
34	01/31/13	14,775.59	110.82	934.35	13,841.23	791.17	7,377.07
35	02/15/13	13,841.23	103.81	941.36	12,899.87	687.36	7,480.88
36	02/28/13	12,899.87	96.75	948.42	11,951.45	590.61	7,577.63
37	03/15/13	11,951.45	89.64	955.54	10,995.91	500.98	7,667.27
38	03/31/13	10,995.91	82.47	962.70	10,033.21	418.51	7,749.74
39	04/15/13	10,033.21	75.25	969.92	9,063.29	343.26	7,824.99
40	04/30/13	9,063.29	67.97	977.20	8,086.09	275.28	7,892.96
41	05/15/13	8,086.09	60.65	984.53	7,101.56	214.64	7,953.61
42	05/31/13	7,101.56	53.26	991.91	6,109.65	161.38	8,006.87
43	06/15/13	6,109.65	45.82	999.35	5,110.30	115.55	8,052.69
44	06/30/13	5,110.30	38.33	1,006.84	4,103.46	77.23	8,091.02
45	07/15/13	4,103.46	30.78	1,014.40	3,089.06	46.45	8,121.79
46	07/31/13	3,089.06	23.17	1,022.00	2,067.06	23.28	8,144.96
47	08/15/13	2,067.06	15.50	1,029.67	1,037.39	7.78	8,160.46
48	08/31/13	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 : _____