Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**75,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**3/15/2012**

TABLE DATA

Table starts at date:	**3/15/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**2,384.98**

Almendras, Christopher
GLOBE TELECOM, INC.

CALCULATIONS

Use payment of:	**2,384.98**	Beginning balance at payment 1:	**75,000.00**
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	03/15/12	75,000.00	562.50	1,822.48	73,177.52	10,296.78	562.50
2	03/31/12	73,177.52	548.83	1,836.15	71,341.37	9,747.95	1,111.33
3	04/15/12	71,341.37	535.06	1,849.92	69,491.45	9,212.89	1,646.39
4	04/30/12	69,491.45	521.19	1,863.79	67,627.66	8,691.70	2,167.58
5	05/15/12	67,627.66	507.21	1,877.77	65,749.89	8,184.49	2,674.79
6	05/31/12	65,749.89	493.12	1,891.86	63,858.03	7,691.37	3,167.91
7	06/15/12	63,858.03	478.94	1,906.04	61,951.98	7,212.43	3,646.84
8	06/30/12	61,951.98	464.64	1,920.34	60,031.64	6,747.79	4,111.48
9	07/15/12	60,031.64	450.24	1,934.74	58,096.90	6,297.56	4,561.72
10	07/31/12	58,096.90	435.73	1,949.25	56,147.65	5,861.83	4,997.45
11	08/15/12	56,147.65	421.11	1,963.87	54,183.78	5,440.72	5,418.56
12	08/31/12	54,183.78	406.38	1,978.60	52,205.17	5,034.34	5,824.93
13	09/15/12	52,205.17	391.54	1,993.44	50,211.73	4,642.81	6,216.47
14	09/30/12	50,211.73	376.59	2,008.39	48,203.34	4,266.22	6,593.06
15	10/15/12	48,203.34	361.53	2,023.45	46,179.89	3,904.69	6,954.59
16	10/31/12	46,179.89	346.35	2,038.63	44,141.26	3,558.34	7,300.94
17	11/15/12	44,141.26	331.06	2,053.92	42,087.34	3,227.28	7,631.99
18	11/30/12	42,087.34	315.66	2,069.32	40,018.01	2,911.63	7,947.65
19	12/15/12	40,018.01	300.14	2,084.84	37,933.17	2,611.49	8,247.78
20	12/31/12	37,933.17	284.50	2,100.48	35,832.68	2,326.99	8,532.28
21	01/15/13	35,832.68	268.75	2,116.23	33,716.45	2,058.25	8,801.03
22	01/31/13	33,716.45	252.87	2,132.11	31,584.34	1,805.38	9,053.90
23	02/15/13	31,584.34	236.88	2,148.10	29,436.25	1,568.49	9,290.78
24	02/28/13	29,436.25	220.77	2,164.21	27,272.04	1,347.72	9,511.56
25	03/15/13	27,272.04	204.54	2,180.44	25,091.60	1,143.18	9,716.10
26	03/31/13	25,091.60	188.19	2,196.79	22,894.80	954.99	9,904.28
27	04/15/13	22,894.80	171.71	2,213.27	20,681.54	783.28	10,075.99
28	04/30/13	20,681.54	155.11	2,229.87	18,451.67	628.17	10,231.11
29	05/15/13	18,451.67	138.39	2,246.59	16,205.08	489.78	10,369.49
30	05/31/13	16,205.08	121.54	2,263.44	13,941.63	368.25	10,491.03
31	06/15/13	13,941.63	104.56	2,280.42	11,661.22	263.68	10,595.59
32	06/30/13	11,661.22	87.46	2,297.52	9,363.69	176.23	10,683.05
33	07/15/13	9,363.69	70.23	2,314.75	7,048.94	106.00	10,753.28
34	07/31/13	7,048.94	52.87	2,332.11	4,716.83	53.13	10,806.15
35	08/15/13	4,716.83	35.38	2,349.60	2,367.23	17.75	10,841.52
36	08/31/13	2,367.23	17.75	2,367.23	0.00	0.00	10,859.28
	TOTAL	**85,859.28**	**10,859.28**	**75,000.00**			

Conforme : _____