

Amortization Table :		EDUCATIONAL					
Initial Data							
LOAN DATA		TABLE DATA					
Loan amount:	50,000.00	Table starts at date:	12/31/2010				
Annual interest rate:	18%	or at payment number:	1				
Term in years:	2						
Payments per year:	24						
First payment due:	12/31/2010						
PERIODIC PAYMENT							18%
semi-monthly Payments	1,244.25	IBARRA, JEFFREY GLOBE TELECOM, INC.					
CALCULATIONS							
Use payment of:	1,244.25	Beginning balance at payment 1:	50,000.00				
1st payment in table: 1		Cumulative interest prior to payment 1:	0.00				
Table							
No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/31/10	50,000.00	375.00	869.25	49,130.75	9,349.10	375.00
2	01/15/11	49,130.75	368.48	875.77	48,254.98	8,980.62	743.48
3	01/31/11	48,254.98	361.91	882.34	47,372.64	8,618.71	1,105.39
4	02/15/11	47,372.64	355.29	888.96	46,483.68	8,263.41	1,460.69
5	02/28/11	46,483.68	348.63	895.62	45,588.05	7,914.79	1,809.32
6	03/15/11	45,588.05	341.91	902.34	44,685.71	7,572.88	2,151.23
7	03/31/11	44,685.71	335.14	909.11	43,776.60	7,237.73	2,486.37
8	04/15/11	43,776.60	328.32	915.93	42,860.68	6,909.41	2,814.69
9	04/30/11	42,860.68	321.46	922.80	41,937.88	6,587.95	3,136.15
10	05/15/11	41,937.88	314.53	929.72	41,008.16	6,273.42	3,450.68
11	05/31/11	41,008.16	307.56	936.69	40,071.47	5,965.86	3,758.24
12	06/15/11	40,071.47	300.54	943.72	39,127.75	5,665.32	4,058.78
13	06/30/11	39,127.75	293.46	950.79	38,176.96	5,371.86	4,352.24
14	07/15/11	38,176.96	286.33	957.92	37,219.04	5,085.54	4,638.56
15	07/31/11	37,219.04	279.14	965.11	36,253.93	4,806.39	4,917.71
16	08/15/11	36,253.93	271.90	972.35	35,281.58	4,534.49	5,189.61
17	08/31/11	35,281.58	264.61	979.64	34,301.94	4,269.88	5,454.22
18	09/15/11	34,301.94	257.26	986.99	33,314.95	4,012.61	5,711.49
19	09/30/11	33,314.95	249.86	994.39	32,320.56	3,762.75	5,961.35
20	10/15/11	32,320.56	242.40	1,001.85	31,318.71	3,520.35	6,203.75
21	10/31/11	31,318.71	234.89	1,009.36	30,309.35	3,285.46	6,438.65
22	11/15/11	30,309.35	227.32	1,016.93	29,292.42	3,058.14	6,665.97
23	11/30/11	29,292.42	219.69	1,024.56	28,267.86	2,838.44	6,885.66
24	12/15/11	28,267.86	212.01	1,032.24	27,235.62	2,626.43	7,097.67
25	12/31/11	27,235.62	204.27	1,039.98	26,195.63	2,422.17	7,301.93
26	01/15/12	26,195.63	196.47	1,047.78	25,147.85	2,225.70	7,498.40
27	01/31/12	25,147.85	188.61	1,055.64	24,092.20	2,037.09	7,687.01
28	02/15/12	24,092.20	180.69	1,063.56	23,028.64	1,856.40	7,867.70
29	02/29/12	23,028.64	172.71	1,071.54	21,957.11	1,683.68	8,040.42
30	03/15/12	21,957.11	164.68	1,079.57	20,877.53	1,519.01	8,205.10
31	03/31/12	20,877.53	156.58	1,087.67	19,789.86	1,362.43	8,361.68
32	04/15/12	19,789.86	148.42	1,095.83	18,694.03	1,214.00	8,510.10
33	04/30/12	18,694.03	140.21	1,104.05	17,589.99	1,073.80	8,650.31
34	05/15/12	17,589.99	131.92	1,112.33	16,477.66	941.87	8,782.23
35	05/31/12	16,477.66	123.58	1,120.67	15,356.99	818.29	8,905.81
36	06/15/12	15,356.99	115.18	1,129.07	14,227.91	703.11	9,020.99
37	06/30/12	14,227.91	106.71	1,137.54	13,090.37	596.40	9,127.70
38	07/15/12	13,090.37	98.18	1,146.07	11,944.30	498.22	9,225.88
39	07/31/12	11,944.30	89.58	1,154.67	10,789.63	408.64	9,315.46
40	08/15/12	10,789.63	80.92	1,163.33	9,626.30	327.72	9,396.38
41	08/31/12	9,626.30	72.20	1,172.05	8,454.24	255.52	9,468.58
42	09/15/12	8,454.24	63.41	1,180.85	7,273.40	192.12	9,531.99
43	09/30/12	7,273.40	54.55	1,189.70	6,083.70	137.56	9,586.54
44	10/15/12	6,083.70	45.63	1,198.62	4,885.07	91.94	9,632.16
45	10/31/12	4,885.07	36.64	1,207.61	3,677.46	55.30	9,668.80
46	11/15/12	3,677.46	27.58	1,216.67	2,460.79	27.72	9,696.38
47	11/30/12	2,460.79	18.46	1,225.80	1,234.99	9.26	9,714.84
48	12/15/12	1,234.99	9.26	1,234.99	0.00	0.00	9,724.10
TOTAL		59,724.10	9,724.10	50,000.00			

Conforme : _____