

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **59,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2012**

TABLE DATA

Table starts at date: **7/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000157958 **18%**

semi-monthly
 Payments **1,468.22**

MINGO, JERRY B
BPI

CALCULATIONS

Use payment of: **1,468.22**
 1st payment in table: **1**

Beginning balance at payment 1: **59,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	07/31/12	59,000.00	442.50	1,025.72	57,974.28	11,031.94	442.50
2	08/15/12	57,974.28	434.81	1,033.41	56,940.87	10,597.13	877.31
3	08/31/12	56,940.87	427.06	1,041.16	55,899.71	10,170.08	1,304.36
4	09/15/12	55,899.71	419.25	1,048.97	54,850.74	9,750.83	1,723.61
5	09/30/12	54,850.74	411.38	1,056.84	53,793.90	9,339.45	2,134.99
6	10/15/12	53,793.90	403.45	1,064.76	52,729.14	8,935.99	2,538.45
7	10/31/12	52,729.14	395.47	1,072.75	51,656.39	8,540.53	2,933.91
8	11/15/12	51,656.39	387.42	1,080.79	50,575.60	8,153.10	3,321.34
9	11/30/12	50,575.60	379.32	1,088.90	49,486.70	7,773.79	3,700.65
10	12/15/12	49,486.70	371.15	1,097.07	48,389.63	7,402.63	4,071.81
11	12/31/12	48,389.63	362.92	1,105.30	47,284.33	7,039.71	4,434.73
12	01/15/13	47,284.33	354.63	1,113.58	46,170.75	6,685.08	4,789.36
13	01/31/13	46,170.75	346.28	1,121.94	45,048.81	6,338.80	5,135.64
14	02/15/13	45,048.81	337.87	1,130.35	43,918.46	6,000.93	5,473.51
15	02/28/13	43,918.46	329.39	1,138.83	42,779.63	5,671.55	5,802.89
16	03/15/13	42,779.63	320.85	1,147.37	41,632.26	5,350.70	6,123.74
17	03/31/13	41,632.26	312.24	1,155.98	40,476.29	5,038.46	6,435.98
18	04/15/13	40,476.29	303.57	1,164.65	39,311.64	4,734.88	6,739.56
19	04/30/13	39,311.64	294.84	1,173.38	38,138.26	4,440.05	7,034.39
20	05/15/13	38,138.26	286.04	1,182.18	36,956.08	4,154.01	7,320.43
21	05/31/13	36,956.08	277.17	1,191.05	35,765.03	3,876.84	7,597.60
22	06/15/13	35,765.03	268.24	1,199.98	34,565.05	3,608.60	7,865.84
23	06/30/13	34,565.05	259.24	1,208.98	33,356.07	3,349.36	8,125.08
24	07/15/13	33,356.07	250.17	1,218.05	32,138.03	3,099.19	8,375.25
25	07/31/13	32,138.03	241.04	1,227.18	30,910.85	2,858.16	8,616.28
26	08/15/13	30,910.85	231.83	1,236.39	29,674.46	2,626.33	8,848.11
27	08/31/13	29,674.46	222.56	1,245.66	28,428.80	2,403.77	9,070.67
28	09/15/13	28,428.80	213.22	1,255.00	27,173.80	2,190.55	9,283.89
29	09/30/13	27,173.80	203.80	1,264.41	25,909.38	1,986.75	9,487.69
30	10/15/13	25,909.38	194.32	1,273.90	24,635.49	1,792.43	9,682.01
31	10/31/13	24,635.49	184.77	1,283.45	23,352.04	1,607.66	9,866.78
32	11/15/13	23,352.04	175.14	1,293.08	22,058.96	1,432.52	10,041.92
33	11/30/13	22,058.96	165.44	1,302.78	20,756.18	1,267.08	10,207.36
34	12/15/13	20,756.18	155.67	1,312.55	19,443.64	1,111.41	10,363.03
35	12/31/13	19,443.64	145.83	1,322.39	18,121.25	965.58	10,508.86
36	01/15/14	18,121.25	135.91	1,332.31	16,788.94	829.67	10,644.77
37	01/31/14	16,788.94	125.92	1,342.30	15,446.64	703.75	10,770.69
38	02/15/14	15,446.64	115.85	1,352.37	14,094.27	587.90	10,886.54
39	02/28/14	14,094.27	105.71	1,362.51	12,731.76	482.20	10,992.24
40	03/15/14	12,731.76	95.49	1,372.73	11,359.03	386.71	11,087.73
41	03/31/14	11,359.03	85.19	1,383.02	9,976.01	301.52	11,172.92
42	04/15/14	9,976.01	74.82	1,393.40	8,582.61	226.70	11,247.74
43	04/30/14	8,582.61	64.37	1,403.85	7,178.76	162.33	11,312.11
44	05/15/14	7,178.76	53.84	1,414.38	5,764.38	108.49	11,365.95
45	05/31/14	5,764.38	43.23	1,424.98	4,339.40	65.25	11,409.19
46	06/15/14	4,339.40	32.55	1,435.67	2,903.73	32.71	11,441.73
47	06/30/14	2,903.73	21.78	1,446.44	1,457.29	10.93	11,463.51
48	07/15/14	1,457.29	10.93	1,457.29	0.00	0.00	11,474.44
TOTAL		70,474.44	11,474.44	59,000.00			

Conforme : _____