

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **119,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **1/15/2012**

TABLE DATA

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

PERIODIC PAYMENT

0000158053

18%

semi-monthly
 Payments **2,961.32**

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BPI

CALCULATIONS

Use payment of: **2,961.32**
 1st payment in table: 1

Beginning balance at payment 1: **119,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	01/15/12	119,000.00	892.50	2,068.82	116,931.18	892.50
2	01/31/12	116,931.18	876.98	2,084.34	114,846.84	1,769.48
3	02/15/12	114,846.84	861.35	2,099.97	112,746.88	2,630.84
4	02/29/12	112,746.88	845.60	2,115.72	110,631.16	3,476.44
5	03/15/12	110,631.16	829.73	2,131.59	108,499.57	4,306.17
6	03/31/12	108,499.57	813.75	2,147.57	106,352.00	5,119.92
7	04/15/12	106,352.00	797.64	2,163.68	104,188.32	5,917.56
8	04/30/12	104,188.32	781.41	2,179.91	102,008.41	6,698.97
9	05/15/12	102,008.41	765.06	2,196.26	99,812.15	7,464.03
10	05/31/12	99,812.15	748.59	2,212.73	97,599.42	8,212.62
11	06/15/12	97,599.42	732.00	2,229.32	95,370.10	8,944.62
12	06/30/12	95,370.10	715.28	2,246.04	93,124.05	9,659.90
13	07/15/12	93,124.05	698.43	2,262.89	90,861.17	10,358.33
14	07/31/12	90,861.17	681.46	2,279.86	88,581.30	11,039.78
15	08/15/12	88,581.30	664.36	2,296.96	86,284.34	11,704.14
16	08/31/12	86,284.34	647.13	2,314.19	83,970.16	12,351.28
17	09/15/12	83,970.16	629.78	2,331.54	81,638.61	12,981.05
18	09/30/12	81,638.61	612.29	2,349.03	79,289.58	13,593.34
19	10/15/12	79,289.58	594.67	2,366.65	76,922.93	14,188.01
20	10/31/12	76,922.93	576.92	2,384.40	74,538.54	14,764.94
21	11/15/12	74,538.54	559.04	2,402.28	72,136.25	15,323.98
22	11/30/12	72,136.25	541.02	2,420.30	69,715.96	15,865.00
23	12/15/12	69,715.96	522.87	2,438.45	67,277.51	16,387.87
24	12/31/12	67,277.51	504.58	2,456.74	64,820.77	16,892.45
25	01/15/13	64,820.77	486.16	2,475.16	62,345.60	17,378.60
26	01/31/13	62,345.60	467.59	2,493.73	59,851.87	17,846.20
27	02/15/13	59,851.87	448.89	2,512.43	57,339.44	18,295.09
28	02/28/13	57,339.44	430.05	2,531.27	54,808.17	18,725.13
29	03/15/13	54,808.17	411.06	2,550.26	52,257.91	19,136.19
30	03/31/13	52,257.91	391.93	2,569.39	49,688.53	19,528.13
31	04/15/13	49,688.53	372.66	2,588.66	47,099.87	19,900.79
32	04/30/13	47,099.87	353.25	2,608.07	44,491.80	20,254.04
33	05/15/13	44,491.80	333.69	2,627.63	41,864.17	20,587.73
34	05/31/13	41,864.17	313.98	2,647.34	39,216.83	20,901.71
35	06/15/13	39,216.83	294.13	2,667.19	36,549.63	21,195.84
36	06/30/13	36,549.63	274.12	2,687.20	33,862.44	21,469.96
37	07/15/13	33,862.44	253.97	2,707.35	31,155.08	21,723.93
38	07/31/13	31,155.08	233.66	2,727.66	28,427.43	21,957.59
39	08/15/13	28,427.43	213.21	2,748.11	25,679.31	22,170.79
40	08/31/13	25,679.31	192.59	2,768.73	22,910.59	22,363.39
41	09/15/13	22,910.59	171.83	2,789.49	20,121.10	22,535.22
42	09/30/13	20,121.10	150.91	2,810.41	17,310.69	22,686.13
43	10/15/13	17,310.69	129.83	2,831.49	14,479.20	22,815.96
44	10/31/13	14,479.20	108.59	2,852.73	11,626.47	22,924.55
45	11/15/13	11,626.47	87.20	2,874.12	8,752.35	23,011.75
46	11/30/13	8,752.35	65.64	2,895.68	5,856.67	23,077.39
47	12/15/13	5,856.67	43.93	2,917.40	2,939.28	23,121.32
48	12/31/13	2,939.28	22.04	2,939.28	0.00	23,143.36
TOTAL		142,143.36	23,143.36	119,000.00		

Conforme : _____