

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **20,000.00**
 Annual interest rate: **18%**
 Term in years: **0.5**
 Payments per year: **24**
 First payment due: **8/15/2012**

TABLE DATA

Table starts at date: **8/15/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **1,749.03**

**HALOS, MARJORIE M.
 ASSOCIATE**

CALCULATIONS

Use payment of: **1,749.03**
 1st payment in table: **1**

Beginning balance at payment 1: **20,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	08/15/12	20,000.00	150.00	1,599.03	18,400.97	838.35	150.00
2	08/31/12	18,400.97	138.01	1,611.02	16,789.95	700.35	288.01
3	09/15/12	16,789.95	125.92	1,623.10	15,166.84	574.42	413.93
4	09/30/12	15,166.84	113.75	1,635.28	13,531.57	460.67	527.68
5	10/15/12	13,531.57	101.49	1,647.54	11,884.02	359.18	629.17
6	10/31/12	11,884.02	89.13	1,659.90	10,224.12	270.05	718.30
7	11/15/12	10,224.12	76.68	1,672.35	8,551.77	193.37	794.98
8	11/30/12	8,551.77	64.14	1,684.89	6,866.88	129.24	859.12
9	12/15/12	6,866.88	51.50	1,697.53	5,169.36	77.73	910.62
10	12/31/12	5,169.36	38.77	1,710.26	3,459.10	38.96	949.39
11	01/15/13	3,459.10	25.94	1,723.09	1,736.01	13.02	975.33
12	01/31/13	1,736.01	13.02	1,736.01	0.00	0.00	988.35
TOTAL		20,988.35	988.35	20,000.00			

Conforme : _____