

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **95,000.00**
 Annual interest rate: **18%**
 Term in years: **1**
 Payments per year: **24**
 First payment due: **3/31/2011**

TABLE DATA

Table starts at date: **3/31/2011**
 or at payment number: **1**

PERIODIC PAYMENT

18%

semi-monthly
 Payments **4,340.05**

DULCEREY S. PARRA
BPI

CALCULATIONS

Use payment of: **4,340.05**
 1st payment in table: **1**

Beginning balance at payment 1: **95,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	03/31/11	95,000.00	712.50	3,627.55	91,372.45	8,448.71	712.50
2	04/15/11	91,372.45	685.29	3,654.76	87,717.69	7,763.42	1,397.79
3	04/30/11	87,717.69	657.88	3,682.17	84,035.52	7,105.54	2,055.68
4	05/15/11	84,035.52	630.27	3,709.78	80,325.74	6,475.27	2,685.94
5	05/31/11	80,325.74	602.44	3,737.61	76,588.13	5,872.83	3,288.39
6	06/15/11	76,588.13	574.41	3,765.64	72,822.49	5,298.42	3,862.80
7	06/30/11	72,822.49	546.17	3,793.88	69,028.61	4,752.25	4,408.97
8	07/15/11	69,028.61	517.71	3,822.34	65,206.28	4,234.53	4,926.68
9	07/31/11	65,206.28	489.05	3,851.00	61,355.27	3,745.49	5,415.73
10	08/15/11	61,355.27	460.16	3,879.89	57,475.39	3,285.32	5,875.89
11	08/31/11	57,475.39	431.07	3,908.99	53,566.40	2,854.26	6,306.96
12	09/15/11	53,566.40	401.75	3,938.30	49,628.10	2,452.51	6,708.70
13	09/30/11	49,628.10	372.21	3,967.84	45,660.26	2,080.30	7,080.92
14	10/15/11	45,660.26	342.45	3,997.60	41,662.66	1,737.84	7,423.37
15	10/31/11	41,662.66	312.47	4,027.58	37,635.08	1,425.37	7,735.84
16	11/15/11	37,635.08	282.26	4,057.79	33,577.29	1,143.11	8,018.10
17	11/30/11	33,577.29	251.83	4,088.22	29,489.07	891.28	8,269.93
18	12/15/11	29,489.07	221.17	4,118.88	25,370.19	670.11	8,491.10
19	12/31/11	25,370.19	190.28	4,149.77	21,220.41	479.84	8,681.37
20	01/15/12	21,220.41	159.15	4,180.90	17,039.52	320.68	8,840.53
21	01/31/12	17,039.52	127.80	4,212.25	12,827.26	192.89	8,968.32
22	02/15/12	12,827.26	96.20	4,243.85	8,583.42	96.68	9,064.53
23	02/29/12	8,583.42	64.38	4,275.67	4,307.74	32.31	9,128.90
24	03/15/12	4,307.74	32.31	4,307.74	0.00	0.00	9,161.21
	TOTAL	104,161.21	9,161.21	95,000.00			

Conforme : _____