

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **79,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **10/15/2012**

TABLE DATA

Table starts at date: **10/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000161900

18%

semi-monthly
Payments

1,965.92

**RODRIGUEZ, CATHERINE B
BPI**

CALCULATIONS

Use payment of: **1,965.92**
 1st payment in table: 1

Beginning balance at payment 1: **79,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/15/12	79,000.00	592.50	1,373.42	77,626.58	14,771.58	592.50
2	10/31/12	77,626.58	582.20	1,383.72	76,242.86	14,189.38	1,174.70
3	11/15/12	76,242.86	571.82	1,394.10	74,848.77	13,617.56	1,746.52
4	11/30/12	74,848.77	561.37	1,404.55	73,444.21	13,056.19	2,307.89
5	12/15/12	73,444.21	550.83	1,415.09	72,029.13	12,505.36	2,858.72
6	12/31/12	72,029.13	540.22	1,425.70	70,603.43	11,965.14	3,398.94
7	01/15/13	70,603.43	529.53	1,436.39	69,167.03	11,435.62	3,928.46
8	01/31/13	69,167.03	518.75	1,447.17	67,719.87	10,916.87	4,447.22
9	02/15/13	67,719.87	507.90	1,458.02	66,261.85	10,408.97	4,955.11
10	02/28/13	66,261.85	496.96	1,468.95	64,792.89	9,912.00	5,452.08
11	03/15/13	64,792.89	485.95	1,479.97	63,312.92	9,426.06	5,938.02
12	03/31/13	63,312.92	474.85	1,491.07	61,821.85	8,951.21	6,412.87
13	04/15/13	61,821.85	463.66	1,502.25	60,319.60	8,487.55	6,876.54
14	04/30/13	60,319.60	452.40	1,513.52	58,806.08	8,035.15	7,328.93
15	05/15/13	58,806.08	441.05	1,524.87	57,281.20	7,594.10	7,769.98
16	05/31/13	57,281.20	429.61	1,536.31	55,744.89	7,164.49	8,199.59
17	06/15/13	55,744.89	418.09	1,547.83	54,197.06	6,746.41	8,617.67
18	06/30/13	54,197.06	406.48	1,559.44	52,637.62	6,339.93	9,024.15
19	07/15/13	52,637.62	394.78	1,571.14	51,066.49	5,945.15	9,418.93
20	07/31/13	51,066.49	383.00	1,582.92	49,483.57	5,562.15	9,801.93
21	08/15/13	49,483.57	371.13	1,594.79	47,888.77	5,191.02	10,173.06
22	08/31/13	47,888.77	359.17	1,606.75	46,282.02	4,831.86	10,532.23
23	09/15/13	46,282.02	347.12	1,618.80	44,663.22	4,484.74	10,879.34
24	09/30/13	44,663.22	334.97	1,630.94	43,032.27	4,149.77	11,214.31
25	10/15/13	43,032.27	322.74	1,643.18	41,389.10	3,827.02	11,537.06
26	10/31/13	41,389.10	310.42	1,655.50	39,733.60	3,516.61	11,847.47
27	11/15/13	39,733.60	298.00	1,667.92	38,065.68	3,218.60	12,145.48
28	11/30/13	38,065.68	285.49	1,680.43	36,385.26	2,933.11	12,430.97
29	12/15/13	36,385.26	272.89	1,693.03	34,692.23	2,660.22	12,703.86
30	12/31/13	34,692.23	260.19	1,705.73	32,986.50	2,400.03	12,964.05
31	01/15/14	32,986.50	247.40	1,718.52	31,267.98	2,152.63	13,211.45
32	01/31/14	31,267.98	234.51	1,731.41	29,536.57	1,918.12	13,445.96
33	02/15/14	29,536.57	221.52	1,744.39	27,792.18	1,696.60	13,667.48
34	02/28/14	27,792.18	208.44	1,757.48	26,034.70	1,488.16	13,875.92
35	03/15/14	26,034.70	195.26	1,770.66	24,264.04	1,292.90	14,071.18
36	03/31/14	24,264.04	181.98	1,783.94	22,480.10	1,110.92	14,253.17
37	04/15/14	22,480.10	168.60	1,797.32	20,682.79	942.31	14,421.77
38	04/30/14	20,682.79	155.12	1,810.80	18,871.99	787.19	14,576.89
39	05/15/14	18,871.99	141.54	1,824.38	17,047.61	645.65	14,718.43
40	05/31/14	17,047.61	127.86	1,838.06	15,209.55	517.80	14,846.28
41	06/15/14	15,209.55	114.07	1,851.85	13,357.70	403.73	14,960.36
42	06/30/14	13,357.70	100.18	1,865.74	11,491.97	303.54	15,060.54
43	07/15/14	11,491.97	86.19	1,879.73	9,612.24	217.35	15,146.73
44	07/31/14	9,612.24	72.09	1,893.83	7,718.41	145.26	15,218.82
45	08/15/14	7,718.41	57.89	1,908.03	5,810.38	87.37	15,276.71
46	08/31/14	5,810.38	43.58	1,922.34	3,888.04	43.79	15,320.29
47	09/15/14	3,888.04	29.16	1,936.76	1,951.28	14.63	15,349.45
48	09/30/14	1,951.28	14.63	1,951.28	0.00	0.00	15,364.08
TOTAL		94,364.08	15,364.08	79,000.00			

Conforme : _____