

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **44,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2011**

TABLE DATA

Table starts at date: **11/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

0000004294

24%

semi-monthly
 Payments **1,158.69**

RAMOS, ADELYN C
BPI

CALCULATIONS

Use payment of: **1,158.69**
 1st payment in table: 1

Beginning balance at payment 1: **44,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Outstanding Balance | | | Cumulative Interest |
|-------|--------------|-------------------|-----------|---------------------|-----------|-----------|---------------------|
| | | | | Principal | Principal | Interest | |
| 1 | 11/15/11 | 44,000.00 | 440.00 | 718.69 | 43,281.31 | 11,177.06 | 440.00 |
| 2 | 11/30/11 | 43,281.31 | 432.81 | 725.88 | 42,555.44 | 10,744.25 | 872.81 |
| 3 | 12/15/11 | 42,555.44 | 425.55 | 733.13 | 41,822.30 | 10,318.69 | 1,298.37 |
| 4 | 12/31/11 | 41,822.30 | 418.22 | 740.47 | 41,081.84 | 9,900.47 | 1,716.59 |
| 5 | 01/15/12 | 41,081.84 | 410.82 | 747.87 | 40,333.97 | 9,489.65 | 2,127.41 |
| 6 | 01/31/12 | 40,333.97 | 403.34 | 755.35 | 39,578.62 | 9,086.31 | 2,530.75 |
| 7 | 02/15/12 | 39,578.62 | 395.79 | 762.90 | 38,815.71 | 8,690.53 | 2,926.53 |
| 8 | 02/29/12 | 38,815.71 | 388.16 | 770.53 | 38,045.18 | 8,302.37 | 3,314.69 |
| 9 | 03/15/12 | 38,045.18 | 380.45 | 778.24 | 37,266.94 | 7,921.92 | 3,695.14 |
| 10 | 03/31/12 | 37,266.94 | 372.67 | 786.02 | 36,480.93 | 7,549.25 | 4,067.81 |
| 11 | 04/15/12 | 36,480.93 | 364.81 | 793.88 | 35,687.05 | 7,184.44 | 4,432.62 |
| 12 | 04/30/12 | 35,687.05 | 356.87 | 801.82 | 34,885.23 | 6,827.57 | 4,789.49 |
| 13 | 05/15/12 | 34,885.23 | 348.85 | 809.84 | 34,075.39 | 6,478.72 | 5,138.35 |
| 14 | 05/31/12 | 34,075.39 | 340.75 | 817.93 | 33,257.46 | 6,137.96 | 5,479.10 |
| 15 | 06/15/12 | 33,257.46 | 332.57 | 826.11 | 32,431.34 | 5,805.39 | 5,811.67 |
| 16 | 06/30/12 | 32,431.34 | 324.31 | 834.38 | 31,596.97 | 5,481.07 | 6,135.99 |
| 17 | 07/15/12 | 31,596.97 | 315.97 | 842.72 | 30,754.25 | 5,165.10 | 6,451.96 |
| 18 | 07/31/12 | 30,754.25 | 307.54 | 851.15 | 29,903.10 | 4,857.56 | 6,759.50 |
| 19 | 08/15/12 | 29,903.10 | 299.03 | 859.66 | 29,043.44 | 4,558.53 | 7,058.53 |
| 20 | 08/31/12 | 29,043.44 | 290.43 | 868.25 | 28,175.19 | 4,268.10 | 7,348.96 |
| 21 | 09/15/12 | 28,175.19 | 281.75 | 876.94 | 27,298.25 | 3,986.34 | 7,630.72 |
| 22 | 09/30/12 | 27,298.25 | 272.98 | 885.71 | 26,412.55 | 3,713.36 | 7,903.70 |
| 23 | 10/15/12 | 26,412.55 | 264.13 | 894.56 | 25,517.98 | 3,449.24 | 8,167.82 |
| 24 | 10/31/12 | 25,517.98 | 255.18 | 903.51 | 24,614.47 | 3,194.06 | 8,423.00 |
| 25 | 11/15/12 | 24,614.47 | 246.14 | 912.54 | 23,701.93 | 2,947.91 | 8,669.15 |
| 26 | 11/30/12 | 23,701.93 | 237.02 | 921.67 | 22,780.26 | 2,710.89 | 8,906.17 |
| 27 | 12/15/12 | 22,780.26 | 227.80 | 930.89 | 21,849.37 | 2,483.09 | 9,133.97 |
| 28 | 12/31/12 | 21,849.37 | 218.49 | 940.20 | 20,909.18 | 2,264.60 | 9,352.46 |
| 29 | 01/15/13 | 20,909.18 | 209.09 | 949.60 | 19,959.58 | 2,055.50 | 9,561.56 |
| 30 | 01/31/13 | 19,959.58 | 199.60 | 959.09 | 19,000.49 | 1,855.91 | 9,761.15 |
| 31 | 02/15/13 | 19,000.49 | 190.00 | 968.68 | 18,031.81 | 1,665.90 | 9,951.16 |
| 32 | 02/28/13 | 18,031.81 | 180.32 | 978.37 | 17,053.43 | 1,485.59 | 10,131.48 |
| 33 | 03/15/13 | 17,053.43 | 170.53 | 988.15 | 16,065.28 | 1,315.05 | 10,302.01 |
| 34 | 03/31/13 | 16,065.28 | 160.65 | 998.04 | 15,067.24 | 1,154.40 | 10,462.66 |
| 35 | 04/15/13 | 15,067.24 | 150.67 | 1,008.02 | 14,059.23 | 1,003.73 | 10,613.33 |
| 36 | 04/30/13 | 14,059.23 | 140.59 | 1,018.10 | 13,041.13 | 863.13 | 10,753.93 |
| 37 | 05/15/13 | 13,041.13 | 130.41 | 1,028.28 | 12,012.85 | 732.72 | 10,884.34 |
| 38 | 05/31/13 | 12,012.85 | 120.13 | 1,038.56 | 10,974.29 | 612.59 | 11,004.47 |
| 39 | 06/15/13 | 10,974.29 | 109.74 | 1,048.95 | 9,925.35 | 502.85 | 11,114.21 |
| 40 | 06/30/13 | 9,925.35 | 99.25 | 1,059.44 | 8,865.91 | 403.60 | 11,213.46 |
| 41 | 07/15/13 | 8,865.91 | 88.66 | 1,070.03 | 7,795.88 | 314.94 | 11,302.12 |
| 42 | 07/31/13 | 7,795.88 | 77.96 | 1,080.73 | 6,715.15 | 236.98 | 11,380.08 |
| 43 | 08/15/13 | 6,715.15 | 67.15 | 1,091.54 | 5,623.62 | 169.83 | 11,447.23 |
| 44 | 08/31/13 | 5,623.62 | 56.24 | 1,102.45 | 4,521.16 | 113.59 | 11,503.47 |
| 45 | 09/15/13 | 4,521.16 | 45.21 | 1,113.48 | 3,407.69 | 68.38 | 11,548.68 |
| 46 | 09/30/13 | 3,407.69 | 34.08 | 1,124.61 | 2,283.07 | 34.30 | 11,582.76 |
| 47 | 10/15/13 | 2,283.07 | 22.83 | 1,135.86 | 1,147.22 | 11.47 | 11,605.59 |
| 48 | 10/31/13 | 1,147.22 | 11.47 | 1,147.22 | 0.00 | 0.00 | 11,617.06 |
| TOTAL | | 55,617.06 | 11,617.06 | 44,000.00 | | | |

Conforme : _____