

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **63,000.00**
 Annual interest rate: **18%**
 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

0000108871

18%

semi-monthly
 Payments **1,567.76**

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BPI

CALCULATIONS

Use payment of: **1,567.76**
 1st payment in table: **1**

Beginning balance at payment 1: **63,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	11/15/11	63,000.00	472.50	1,095.26	61,904.74	11,779.87
2	11/30/11	61,904.74	464.29	1,103.47	60,801.27	11,315.58
3	12/15/11	60,801.27	456.01	1,111.75	59,689.52	10,859.57
4	12/31/11	59,689.52	447.67	1,120.09	58,569.44	10,411.90
5	01/15/12	58,569.44	439.27	1,128.49	57,440.95	9,972.63
6	01/31/12	57,440.95	430.81	1,136.95	56,304.00	9,541.82
7	02/15/12	56,304.00	422.28	1,145.48	55,158.52	9,119.54
8	02/29/12	55,158.52	413.69	1,154.07	54,004.45	8,705.85
9	03/15/12	54,004.45	405.03	1,162.72	52,841.73	8,300.82
10	03/31/12	52,841.73	396.31	1,171.44	51,670.28	7,904.51
11	04/15/12	51,670.28	387.53	1,180.23	50,490.05	7,516.98
12	04/30/12	50,490.05	378.68	1,189.08	49,300.97	7,138.31
13	05/15/12	49,300.97	369.76	1,198.00	48,102.97	6,768.55
14	05/31/12	48,102.97	360.77	1,206.99	46,895.98	6,407.78
15	06/15/12	46,895.98	351.72	1,216.04	45,679.95	6,056.06
16	06/30/12	45,679.95	342.60	1,225.16	44,454.79	5,713.46
17	07/15/12	44,454.79	333.41	1,234.35	43,220.44	5,380.05
18	07/31/12	43,220.44	324.15	1,243.60	41,976.84	5,055.89
19	08/15/12	41,976.84	314.83	1,252.93	40,723.91	4,741.07
20	08/31/12	40,723.91	305.43	1,262.33	39,461.58	4,435.64
21	09/15/12	39,461.58	295.96	1,271.80	38,189.78	4,139.68
22	09/30/12	38,189.78	286.42	1,281.33	36,908.45	3,853.25
23	10/15/12	36,908.45	276.81	1,290.94	35,617.50	3,576.44
24	10/31/12	35,617.50	267.13	1,300.63	34,316.88	3,309.31
25	11/15/12	34,316.88	257.38	1,310.38	33,006.50	3,051.93
26	11/30/12	33,006.50	247.55	1,320.21	31,686.29	2,804.38
27	12/15/12	31,686.29	237.65	1,330.11	30,356.18	2,566.73
28	12/31/12	30,356.18	227.67	1,340.09	29,016.09	2,339.06
29	01/15/13	29,016.09	217.62	1,350.14	27,665.95	2,121.44
30	01/31/13	27,665.95	207.49	1,360.26	26,305.69	1,913.95
31	02/15/13	26,305.69	197.29	1,370.46	24,935.22	1,716.66
32	02/28/13	24,935.22	187.01	1,380.74	23,554.48	1,529.64
33	03/15/13	23,554.48	176.66	1,391.10	22,163.38	1,352.98
34	03/31/13	22,163.38	166.23	1,401.53	20,761.85	1,186.76
35	04/15/13	20,761.85	155.71	1,412.04	19,349.81	1,031.04
36	04/30/13	19,349.81	145.12	1,422.63	17,927.17	885.92
37	05/15/13	17,927.17	134.45	1,433.30	16,493.87	751.47
38	05/31/13	16,493.87	123.70	1,444.05	15,049.81	627.76
39	06/15/13	15,049.81	112.87	1,454.88	13,594.93	514.89
40	06/30/13	13,594.93	101.96	1,465.80	12,129.13	412.93
41	07/15/13	12,129.13	90.97	1,476.79	10,652.35	321.96
42	07/31/13	10,652.35	79.89	1,487.87	9,164.48	242.07
43	08/15/13	9,164.48	68.73	1,499.02	7,665.46	173.33
44	08/31/13	7,665.46	57.49	1,510.27	6,155.19	115.84
45	09/15/13	6,155.19	46.16	1,521.59	4,633.60	69.68
46	09/30/13	4,633.60	34.75	1,533.01	3,100.59	34.93
47	10/15/13	3,100.59	23.25	1,544.50	1,556.09	11.67
48	10/31/13	1,556.09	11.67	1,556.09	-	0.00
	TOTAL	75,252.37	12,252.37	63,000.00		

Conforme : _____