Amortization Table : TRAVEL

Initial Data

LOAN DATA

Loan amount:	150,000.00
Annual interest rate:	24%
Term in years:	2
Payments per year:	24
First payment due:	12/31/2012

TABLE DATA

Table starts at date:	12/31/2012
or at payment number:	1

PERIODIC PAYMENT 0000162023 **24%**

semi-monthly Payments 3,950.08

CACHUELA, MA HEIDELIZA D
BPI

CALCULATIONS

Use payment of:	3,950.08
1st payment in table:	1
Beginning balance at payment 1:	150,000.00
Cumulative interest prior to payment 1:	0.00

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	12/31/12	150,000.00	1,500.00	2,450.08	147,549.92	38,103.62	1,500.00
2	01/15/13	147,549.92	1,475.50	2,474.58	145,075.35	36,628.12	2,975.50
3	01/31/13	145,075.35	1,450.75	2,499.32	142,576.03	35,177.36	4,426.25
4	02/15/13	142,576.03	1,425.76	2,524.32	140,051.71	33,751.60	5,852.01
5	02/28/13	140,051.71	1,400.52	2,549.56	137,502.15	32,351.08	7,252.53
6	03/15/13	137,502.15	1,375.02	2,575.05	134,927.10	30,976.06	8,627.55
7	03/31/13	134,927.10	1,349.27	2,600.80	132,326.30	29,626.79	9,976.82
8	04/15/13	132,326.30	1,323.26	2,626.81	129,699.48	28,303.53	11,300.09
9	04/30/13	129,699.48	1,296.99	2,653.08	127,046.40	27,006.53	12,597.08
10	05/15/13	127,046.40	1,270.46	2,679.61	124,366.79	25,736.07	13,867.54
11	05/31/13	124,366.79	1,243.67	2,706.41	121,660.38	24,492.40	15,111.21
12	06/15/13	121,660.38	1,216.60	2,733.47	118,926.91	23,275.80	16,327.82
13	06/30/13	118,926.91	1,189.27	2,760.81	116,166.11	22,086.53	17,517.09
14	07/15/13	116,166.11	1,161.66	2,788.41	113,377.69	20,924.87	18,678.75
15	07/31/13	113,377.69	1,133.78	2,816.30	110,561.39	19,791.09	19,812.52
16	08/15/13	110,561.39	1,105.61	2,844.46	107,716.93	18,685.48	20,918.14
17	08/31/13	107,716.93	1,077.17	2,872.91	104,844.03	17,608.31	21,995.31
18	09/15/13	104,844.03	1,048.44	2,901.64	101,942.39	16,559.87	23,043.75
19	09/30/13	101,942.39	1,019.42	2,930.65	99,011.74	15,540.44	24,063.17
20	10/15/13	99,011.74	990.12	2,959.96	96,051.78	14,550.33	25,053.29
21	10/31/13	96,051.78	960.52	2,989.56	93,062.22	13,589.81	26,013.81
22	11/15/13	93,062.22	930.62	3,019.45	90,042.77	12,659.19	26,944.43
23	11/30/13	90,042.77	900.43	3,049.65	86,993.12	11,758.76	27,844.86
24	12/15/13	86,993.12	869.93	3,080.14	83,912.98	10,888.83	28,714.79
25	12/31/13	83,912.98	839.13	3,110.95	80,802.03	10,049.70	29,553.92
26	01/15/14	80,802.03	808.02	3,142.05	77,659.98	9,241.68	30,361.94
27	01/31/14	77,659.98	776.60	3,173.48	74,486.50	8,465.08	31,138.54
28	02/15/14	74,486.50	744.87	3,205.21	71,281.29	7,720.21	31,883.40
29	02/28/14	71,281.29	712.81	3,237.26	68,044.03	7,007.40	32,596.22
30	03/15/14	68,044.03	680.44	3,269.64	64,774.40	6,326.96	33,276.66
31	03/31/14	64,774.40	647.74	3,302.33	61,472.06	5,679.22	33,924.40
32	04/15/14	61,472.06	614.72	3,335.35	58,136.71	5,064.50	34,539.12
33	04/30/14	58,136.71	581.37	3,368.71	54,768.00	4,483.13	35,120.49
34	05/15/14	54,768.00	547.68	3,402.40	51,365.61	3,935.45	35,668.17
35	05/31/14	51,365.61	513.66	3,436.42	47,929.19	3,421.79	36,181.82
36	06/15/14	47,929.19	479.29	3,470.78	44,458.40	2,942.50	36,661.12
37	06/30/14	44,458.40	444.58	3,505.49	40,952.91	2,497.92	37,105.70
38	07/15/14	40,952.91	409.53	3,540.55	37,412.37	2,088.39	37,515.23
39	07/31/14	37,412.37	374.12	3,575.95	33,836.41	1,714.26	37,889.35
40	08/15/14	33,836.41	338.36	3,611.71	30,224.70	1,375.90	38,227.72
41	08/31/14	30,224.70	302.25	3,647.83	26,576.88	1,073.65	38,529.96
42	09/15/14	26,576.88	265.77	3,684.31	22,892.57	807.88	38,795.73
43	09/30/14	22,892.57	228.93	3,721.15	19,171.42	578.96	39,024.66
44	10/15/14	19,171.42	191.71	3,758.36	15,413.06	387.24	39,216.37
45	10/31/14	15,413.06	154.13	3,795.94	11,617.11	233.11	39,370.50
46	11/15/14	11,617.11	116.17	3,833.90	7,783.21	116.94	39,486.67
47	11/30/14	7,783.21	77.83	3,872.24	3,910.97	39.11	39,564.51
48	12/15/14	3,910.97	39.11	3,910.97	0.00	0.00	39,603.62
	TOTAL	189,603.62	39,603.62	150,000.00			

Conforme : ________________