

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **76,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **2/15/2012**

TABLE DATA

Table starts at date: **2/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000161015

18%

semi-monthly
 Payments **1,891.26**

**GARCIA, MICHELLE P
 BPI**

CALCULATIONS

Use payment of: **1,891.26**
 1st payment in table: 1

Beginning balance at payment 1: **76,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/15/12	76,000.00	570.00	1,321.26	74,678.74	14,210.63	570.00
2	02/29/12	74,678.74	560.09	1,331.17	73,347.56	13,650.54	1,130.09
3	03/15/12	73,347.56	550.11	1,341.16	72,006.41	13,100.44	1,680.20
4	03/31/12	72,006.41	540.05	1,351.22	70,655.19	12,560.39	2,220.25
5	04/15/12	70,655.19	529.91	1,361.35	69,293.84	12,030.48	2,750.16
6	04/30/12	69,293.84	519.70	1,371.56	67,922.28	11,510.77	3,269.86
7	05/15/12	67,922.28	509.42	1,381.85	66,540.44	11,001.35	3,779.28
8	05/31/12	66,540.44	499.05	1,392.21	65,148.23	10,502.30	4,278.33
9	06/15/12	65,148.23	488.61	1,402.65	63,745.58	10,013.69	4,766.95
10	06/30/12	63,745.58	478.09	1,413.17	62,332.40	9,535.60	5,245.04
11	07/15/12	62,332.40	467.49	1,423.77	60,908.63	9,068.10	5,712.53
12	07/31/12	60,908.63	456.81	1,434.45	59,474.19	8,611.29	6,169.34
13	08/15/12	59,474.19	446.06	1,445.21	58,028.98	8,165.23	6,615.40
14	08/31/12	58,028.98	435.22	1,456.05	56,572.93	7,730.02	7,050.62
15	09/15/12	56,572.93	424.30	1,466.97	55,105.97	7,305.72	7,474.92
16	09/30/12	55,105.97	413.29	1,477.97	53,628.00	6,892.42	7,888.21
17	10/15/12	53,628.00	402.21	1,489.05	52,138.95	6,490.21	8,290.42
18	10/31/12	52,138.95	391.04	1,500.22	50,638.72	6,099.17	8,681.46
19	11/15/12	50,638.72	379.79	1,511.47	49,127.25	5,719.38	9,061.25
20	11/30/12	49,127.25	368.45	1,522.81	47,604.44	5,350.93	9,429.71
21	12/15/12	47,604.44	357.03	1,534.23	46,070.21	4,993.89	9,786.74
22	12/31/12	46,070.21	345.53	1,545.74	44,524.48	4,648.37	10,132.27
23	01/15/13	44,524.48	333.93	1,557.33	42,967.15	4,314.43	10,466.20
24	01/31/13	42,967.15	322.25	1,569.01	41,398.14	3,992.18	10,788.45
25	02/15/13	41,398.14	310.49	1,580.78	39,817.36	3,681.69	11,098.94
26	02/28/13	39,817.36	298.63	1,592.63	38,224.73	3,383.06	11,397.57
27	03/15/13	38,224.73	286.69	1,604.58	36,620.15	3,096.38	11,684.26
28	03/31/13	36,620.15	274.65	1,616.61	35,003.54	2,821.73	11,958.91
29	04/15/13	35,003.54	262.53	1,628.74	33,374.80	2,559.20	12,221.43
30	04/30/13	33,374.80	250.31	1,640.95	31,733.85	2,308.89	12,471.74
31	05/15/13	31,733.85	238.00	1,653.26	30,080.59	2,070.89	12,709.75
32	05/31/13	30,080.59	225.60	1,665.66	28,414.93	1,845.28	12,935.35
33	06/15/13	28,414.93	213.11	1,678.15	26,736.78	1,632.17	13,148.46
34	06/30/13	26,736.78	200.53	1,690.74	25,046.04	1,431.64	13,348.99
35	07/15/13	25,046.04	187.85	1,703.42	23,342.62	1,243.80	13,536.84
36	07/31/13	23,342.62	175.07	1,716.19	21,626.43	1,068.73	13,711.91
37	08/15/13	21,626.43	162.20	1,729.06	19,897.36	906.53	13,874.10
38	08/31/13	19,897.36	149.23	1,742.03	18,155.33	757.30	14,023.33
39	09/15/13	18,155.33	136.16	1,755.10	16,400.23	621.14	14,159.50
40	09/30/13	16,400.23	123.00	1,768.26	14,631.97	498.13	14,282.50
41	10/15/13	14,631.97	109.74	1,781.52	12,850.45	388.39	14,392.24
42	10/31/13	12,850.45	96.38	1,794.88	11,055.56	292.02	14,488.62
43	11/15/13	11,055.56	82.92	1,808.35	9,247.22	209.10	14,571.54
44	11/30/13	9,247.22	69.35	1,821.91	7,425.31	139.74	14,640.89
45	12/15/13	7,425.31	55.69	1,835.57	5,589.73	84.05	14,696.58
46	12/31/13	5,589.73	41.92	1,849.34	3,740.39	42.13	14,738.50
47	01/15/14	3,740.39	28.05	1,863.21	1,877.18	14.08	14,766.56
48	01/31/14	1,877.18	14.08	1,877.18	-	0.00	14,780.63
TOTAL		90,780.63	14,780.63	76,000.00			

Conforme : _____