

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **142,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **4/30/2011**

### TABLE DATA

Table starts at date: **4/30/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **3,533.68**

**18%**

**MICHELLE D. FABILA**  
**BPI**

### CALCULATIONS

Use payment of: **3,533.68**  
 1st payment in table: **1**

Beginning balance at payment 1: **142,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	04/30/11	142,000.00	1,065.00	2,468.68	139,531.32	26,551.45	1,065.00
2	05/15/11	139,531.32	1,046.48	2,487.19	137,044.13	25,504.96	2,111.48
3	05/31/11	137,044.13	1,027.83	2,505.85	134,538.29	24,477.13	3,139.32
4	06/15/11	134,538.29	1,009.04	2,524.64	132,013.65	23,468.10	4,148.35
5	06/30/11	132,013.65	990.10	2,543.57	129,470.08	22,477.99	5,138.46
6	07/15/11	129,470.08	971.03	2,562.65	126,907.42	21,506.97	6,109.48
7	07/31/11	126,907.42	951.81	2,581.87	124,325.55	20,555.16	7,061.29
8	08/15/11	124,325.55	932.44	2,601.23	121,724.32	19,622.72	7,993.73
9	08/31/11	121,724.32	912.93	2,620.74	119,103.58	18,709.79	8,906.66
10	09/15/11	119,103.58	893.28	2,640.40	116,463.18	17,816.51	9,799.94
11	09/30/11	116,463.18	873.47	2,660.20	113,802.98	16,943.04	10,673.41
12	10/15/11	113,802.98	853.52	2,680.15	111,122.82	16,089.52	11,526.93
13	10/31/11	111,122.82	833.42	2,700.25	108,422.57	15,256.09	12,360.35
14	11/15/11	108,422.57	813.17	2,720.51	105,702.06	14,442.92	13,173.52
15	11/30/11	105,702.06	792.77	2,740.91	102,961.15	13,650.16	13,966.29
16	12/15/11	102,961.15	772.21	2,761.47	100,199.68	12,877.95	14,738.50
17	12/31/11	100,199.68	751.50	2,782.18	97,417.50	12,126.45	15,490.00
18	01/15/12	97,417.50	730.63	2,803.04	94,614.46	11,395.82	16,220.63
19	01/31/12	94,614.46	709.61	2,824.07	91,790.39	10,686.21	16,930.24
20	02/15/12	91,790.39	688.43	2,845.25	88,945.14	9,997.79	17,618.66
21	02/29/12	88,945.14	667.09	2,866.59	86,078.56	9,330.70	18,285.75
22	03/15/12	86,078.56	645.59	2,888.09	83,190.47	8,685.11	18,931.34
23	03/31/12	83,190.47	623.93	2,909.75	80,280.72	8,061.18	19,555.27
24	04/15/12	80,280.72	602.11	2,931.57	77,349.15	7,459.07	20,157.38
25	04/30/12	77,349.15	580.12	2,953.56	74,395.59	6,878.96	20,737.49
26	05/15/12	74,395.59	557.97	2,975.71	71,419.88	6,320.99	21,295.46
27	05/31/12	71,419.88	535.65	2,998.03	68,421.86	5,785.34	21,831.11
28	06/15/12	68,421.86	513.16	3,020.51	65,401.35	5,272.18	22,344.27
29	06/30/12	65,401.35	490.51	3,043.17	62,358.18	4,781.66	22,834.78
30	07/15/12	62,358.18	467.69	3,065.99	59,292.19	4,313.98	23,302.47
31	07/31/12	59,292.19	444.69	3,088.98	56,203.21	3,869.29	23,747.16
32	08/15/12	56,203.21	421.52	3,112.15	53,091.05	3,447.76	24,168.69
33	08/31/12	53,091.05	398.18	3,135.49	49,955.56	3,049.58	24,566.87
34	09/15/12	49,955.56	374.67	3,159.01	46,796.55	2,674.91	24,941.54
35	09/30/12	46,796.55	350.97	3,182.70	43,613.85	2,323.94	25,292.51
36	10/15/12	43,613.85	327.10	3,206.57	40,407.28	1,996.84	25,619.61
37	10/31/12	40,407.28	303.05	3,230.62	37,176.66	1,693.78	25,922.67
38	11/15/12	37,176.66	278.82	3,254.85	33,921.80	1,414.96	26,201.49
39	11/30/12	33,921.80	254.41	3,279.26	30,642.54	1,160.54	26,455.91
40	12/15/12	30,642.54	229.82	3,303.86	27,338.68	930.72	26,685.73
41	12/31/12	27,338.68	205.04	3,328.64	24,010.05	725.68	26,890.77
42	01/15/13	24,010.05	180.08	3,353.60	20,656.45	545.61	27,070.84
43	01/31/13	20,656.45	154.92	3,378.75	17,277.70	390.68	27,225.76
44	02/15/13	17,277.70	129.58	3,404.09	13,873.60	261.10	27,355.35
45	02/28/13	13,873.60	104.05	3,429.62	10,443.98	157.05	27,459.40
46	03/15/13	10,443.98	78.33	3,455.35	6,988.63	78.72	27,537.73
47	03/31/13	6,988.63	52.41	3,481.26	3,507.37	26.31	27,590.14
48	04/15/13	3,507.37	26.31	3,507.37	-	0.00	27,616.45
	TOTAL	169,616.45	27,616.45	142,000.00			

Conforme : \_\_\_\_\_