

# Amortization Table :

# HOSPITALIZATION/WELLNESS

## Initial Data

### LOAN DATA

Loan amount: **40,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/15/2012**

### TABLE DATA

Table starts at date: **11/15/2012**  
 or at payment number: **1**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **995.40**

Emp.No: 48001931

**MANGONA, ROBERT RAS**  
**INTEGRATED MICROELECTRONICS, INC.**

### CALCULATIONS

Use payment of: **995.40**  
 1st payment in table: 1

Beginning balance at payment 1: **40,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance |          | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
|     |              |                   |          |           | Principal           | Interest |                     |
| 1   | 11/15/12     | 40,000.00         | 300.00   | 695.40    | 39,304.60           | 7,479.28 | 300.00              |
| 2   | 11/30/12     | 39,304.60         | 294.78   | 700.62    | 38,603.98           | 7,184.50 | 594.78              |
| 3   | 12/15/12     | 38,603.98         | 289.53   | 705.87    | 37,898.11           | 6,894.97 | 884.31              |
| 4   | 12/31/12     | 37,898.11         | 284.24   | 711.17    | 37,186.94           | 6,610.73 | 1,168.55            |
| 5   | 01/15/13     | 37,186.94         | 278.90   | 716.50    | 36,470.44           | 6,331.83 | 1,447.45            |
| 6   | 01/31/13     | 36,470.44         | 273.53   | 721.87    | 35,748.57           | 6,058.30 | 1,720.98            |
| 7   | 02/15/13     | 35,748.57         | 268.11   | 727.29    | 35,021.28           | 5,790.19 | 1,989.09            |
| 8   | 02/28/13     | 35,021.28         | 262.66   | 732.74    | 34,288.54           | 5,527.53 | 2,251.75            |
| 9   | 03/15/13     | 34,288.54         | 257.16   | 738.24    | 33,550.30           | 5,270.36 | 2,508.92            |
| 10  | 03/31/13     | 33,550.30         | 251.63   | 743.77    | 32,806.53           | 5,018.74 | 2,760.55            |
| 11  | 04/15/13     | 32,806.53         | 246.05   | 749.35    | 32,057.18           | 4,772.69 | 3,006.59            |
| 12  | 04/30/13     | 32,057.18         | 240.43   | 754.97    | 31,302.20           | 4,532.26 | 3,247.02            |
| 13  | 05/15/13     | 31,302.20         | 234.77   | 760.64    | 30,541.57           | 4,297.49 | 3,481.79            |
| 14  | 05/31/13     | 30,541.57         | 229.06   | 766.34    | 29,775.23           | 4,068.43 | 3,710.85            |
| 15  | 06/15/13     | 29,775.23         | 223.31   | 772.09    | 29,003.14           | 3,845.12 | 3,934.17            |
| 16  | 06/30/13     | 29,003.14         | 217.52   | 777.88    | 28,225.26           | 3,627.59 | 4,151.69            |
| 17  | 07/15/13     | 28,225.26         | 211.69   | 783.71    | 27,441.55           | 3,415.90 | 4,363.38            |
| 18  | 07/31/13     | 27,441.55         | 205.81   | 789.59    | 26,651.96           | 3,210.09 | 4,569.19            |
| 19  | 08/15/13     | 26,651.96         | 199.89   | 795.51    | 25,856.45           | 3,010.20 | 4,769.08            |
| 20  | 08/31/13     | 25,856.45         | 193.92   | 801.48    | 25,054.97           | 2,816.28 | 4,963.00            |
| 21  | 09/15/13     | 25,054.97         | 187.91   | 807.49    | 24,247.48           | 2,628.37 | 5,150.92            |
| 22  | 09/30/13     | 24,247.48         | 181.86   | 813.55    | 23,433.93           | 2,446.51 | 5,332.77            |
| 23  | 10/15/13     | 23,433.93         | 175.75   | 819.65    | 22,614.29           | 2,270.75 | 5,508.53            |
| 24  | 10/31/13     | 22,614.29         | 169.61   | 825.79    | 21,788.49           | 2,101.15 | 5,678.13            |
| 25  | 11/15/13     | 21,788.49         | 163.41   | 831.99    | 20,956.51           | 1,937.73 | 5,841.55            |
| 26  | 11/30/13     | 20,956.51         | 157.17   | 838.23    | 20,118.28           | 1,780.56 | 5,998.72            |
| 27  | 12/15/13     | 20,118.28         | 150.89   | 844.51    | 19,273.76           | 1,629.67 | 6,149.61            |
| 28  | 12/31/13     | 19,273.76         | 144.55   | 850.85    | 18,422.91           | 1,485.12 | 6,294.16            |
| 29  | 01/15/14     | 18,422.91         | 138.17   | 857.23    | 17,565.68           | 1,346.95 | 6,432.33            |
| 30  | 01/31/14     | 17,565.68         | 131.74   | 863.66    | 16,702.03           | 1,215.21 | 6,564.08            |
| 31  | 02/15/14     | 16,702.03         | 125.27   | 870.14    | 15,831.89           | 1,089.94 | 6,689.34            |
| 32  | 02/28/14     | 15,831.89         | 118.74   | 876.66    | 14,955.23           | 971.20   | 6,808.08            |
| 33  | 03/15/14     | 14,955.23         | 112.16   | 883.24    | 14,071.99           | 859.04   | 6,920.24            |
| 34  | 03/31/14     | 14,071.99         | 105.54   | 889.86    | 13,182.13           | 753.50   | 7,025.78            |
| 35  | 04/15/14     | 13,182.13         | 98.87    | 896.54    | 12,285.59           | 654.63   | 7,124.65            |
| 36  | 04/30/14     | 12,285.59         | 92.14    | 903.26    | 11,382.33           | 562.49   | 7,216.79            |
| 37  | 05/15/14     | 11,382.33         | 85.37    | 910.03    | 10,472.30           | 477.12   | 7,302.16            |
| 38  | 05/31/14     | 10,472.30         | 78.54    | 916.86    | 9,555.44            | 398.58   | 7,380.70            |
| 39  | 06/15/14     | 9,555.44          | 71.67    | 923.74    | 8,631.70            | 326.91   | 7,452.37            |
| 40  | 06/30/14     | 8,631.70          | 64.74    | 930.66    | 7,701.04            | 262.18   | 7,517.11            |
| 41  | 07/15/14     | 7,701.04          | 57.76    | 937.64    | 6,763.39            | 204.42   | 7,574.86            |
| 42  | 07/31/14     | 6,763.39          | 50.73    | 944.68    | 5,818.72            | 153.69   | 7,625.59            |
| 43  | 08/15/14     | 5,818.72          | 43.64    | 951.76    | 4,866.96            | 110.05   | 7,669.23            |
| 44  | 08/31/14     | 4,866.96          | 36.50    | 958.90    | 3,908.06            | 73.55    | 7,705.73            |
| 45  | 09/15/14     | 3,908.06          | 29.31    | 966.09    | 2,941.97            | 44.24    | 7,735.04            |
| 46  | 09/30/14     | 2,941.97          | 22.06    | 973.34    | 1,968.63            | 22.17    | 7,757.11            |
| 47  | 10/15/14     | 1,968.63          | 14.76    | 980.64    | 987.99              | 7.41     | 7,771.87            |
| 48  | 10/31/14     | 987.99            | 7.41     | 987.99    | -                   | 0.00     | 7,779.28            |
|     | TOTAL        | 47,779.28         | 7,779.28 | 40,000.00 |                     |          |                     |

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