

Amortization Table :

HOSPITALIZATION/WELLNESS

Initial Data

LOAN DATA

Loan amount: **45,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **9/15/2012**

TABLE DATA

Table starts at date: **9/15/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **1,119.83**

Emp.No: 48001567

MARCO, NILA DE GUZMAN
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of: **1,119.83**
 1st payment in table: 1

Beginning balance at payment 1: **45,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 09/15/12 | 45,000.00 | 337.50 | 782.33 | 44,217.67 | 8,414.19 | 337.50 |
| 2 | 09/30/12 | 44,217.67 | 331.63 | 788.19 | 43,429.48 | 8,082.56 | 669.13 |
| 3 | 10/15/12 | 43,429.48 | 325.72 | 794.11 | 42,635.37 | 7,756.84 | 994.85 |
| 4 | 10/31/12 | 42,635.37 | 319.77 | 800.06 | 41,835.31 | 7,437.07 | 1,314.62 |
| 5 | 11/15/12 | 41,835.31 | 313.76 | 806.06 | 41,029.25 | 7,123.31 | 1,628.38 |
| 6 | 11/30/12 | 41,029.25 | 307.72 | 812.11 | 40,217.14 | 6,815.59 | 1,936.10 |
| 7 | 12/15/12 | 40,217.14 | 301.63 | 818.20 | 39,398.94 | 6,513.96 | 2,237.73 |
| 8 | 12/31/12 | 39,398.94 | 295.49 | 824.33 | 38,574.61 | 6,218.47 | 2,533.22 |
| 9 | 01/15/13 | 38,574.61 | 289.31 | 830.52 | 37,744.09 | 5,929.16 | 2,822.53 |
| 10 | 01/31/13 | 37,744.09 | 283.08 | 836.75 | 36,907.34 | 5,646.08 | 3,105.61 |
| 11 | 02/15/13 | 36,907.34 | 276.81 | 843.02 | 36,064.32 | 5,369.27 | 3,382.42 |
| 12 | 02/28/13 | 36,064.32 | 270.48 | 849.34 | 35,214.98 | 5,098.79 | 3,652.90 |
| 13 | 03/15/13 | 35,214.98 | 264.11 | 855.71 | 34,359.26 | 4,834.68 | 3,917.01 |
| 14 | 03/31/13 | 34,359.26 | 257.69 | 862.13 | 33,497.13 | 4,576.98 | 4,174.71 |
| 15 | 04/15/13 | 33,497.13 | 251.23 | 868.60 | 32,628.53 | 4,325.75 | 4,425.94 |
| 16 | 04/30/13 | 32,628.53 | 244.71 | 875.11 | 31,753.42 | 4,081.04 | 4,670.65 |
| 17 | 05/15/13 | 31,753.42 | 238.15 | 881.68 | 30,871.74 | 3,842.89 | 4,908.80 |
| 18 | 05/31/13 | 30,871.74 | 231.54 | 888.29 | 29,983.46 | 3,611.35 | 5,140.34 |
| 19 | 06/15/13 | 29,983.46 | 224.88 | 894.95 | 29,088.50 | 3,386.48 | 5,365.22 |
| 20 | 06/30/13 | 29,088.50 | 218.16 | 901.66 | 28,186.84 | 3,168.31 | 5,583.38 |
| 21 | 07/15/13 | 28,186.84 | 211.40 | 908.43 | 27,278.42 | 2,956.91 | 5,794.78 |
| 22 | 07/31/13 | 27,278.42 | 204.59 | 915.24 | 26,363.18 | 2,752.32 | 5,999.37 |
| 23 | 08/15/13 | 26,363.18 | 197.72 | 922.10 | 25,441.07 | 2,554.60 | 6,197.09 |
| 24 | 08/31/13 | 25,441.07 | 190.81 | 929.02 | 24,512.05 | 2,363.79 | 6,387.90 |
| 25 | 09/15/13 | 24,512.05 | 183.84 | 935.99 | 23,576.07 | 2,179.95 | 6,571.74 |
| 26 | 09/30/13 | 23,576.07 | 176.82 | 943.01 | 22,633.06 | 2,003.13 | 6,748.56 |
| 27 | 10/15/13 | 22,633.06 | 169.75 | 950.08 | 21,682.98 | 1,833.38 | 6,918.31 |
| 28 | 10/31/13 | 21,682.98 | 162.62 | 957.20 | 20,725.78 | 1,670.76 | 7,080.93 |
| 29 | 11/15/13 | 20,725.78 | 155.44 | 964.38 | 19,761.39 | 1,515.32 | 7,236.38 |
| 30 | 11/30/13 | 19,761.39 | 148.21 | 971.62 | 18,789.78 | 1,367.11 | 7,384.59 |
| 31 | 12/15/13 | 18,789.78 | 140.92 | 978.90 | 17,810.87 | 1,226.18 | 7,525.51 |
| 32 | 12/31/13 | 17,810.87 | 133.58 | 986.25 | 16,824.63 | 1,092.60 | 7,659.09 |
| 33 | 01/15/14 | 16,824.63 | 126.18 | 993.64 | 15,830.99 | 966.42 | 7,785.28 |
| 34 | 01/31/14 | 15,830.99 | 118.73 | 1,001.09 | 14,829.89 | 847.68 | 7,904.01 |
| 35 | 02/15/14 | 14,829.89 | 111.22 | 1,008.60 | 13,821.29 | 736.46 | 8,015.23 |
| 36 | 02/28/14 | 13,821.29 | 103.66 | 1,016.17 | 12,805.12 | 632.80 | 8,118.89 |
| 37 | 03/15/14 | 12,805.12 | 96.04 | 1,023.79 | 11,781.33 | 536.76 | 8,214.93 |
| 38 | 03/31/14 | 11,781.33 | 88.36 | 1,031.47 | 10,749.87 | 448.40 | 8,303.29 |
| 39 | 04/15/14 | 10,749.87 | 80.62 | 1,039.20 | 9,710.66 | 367.78 | 8,383.91 |
| 40 | 04/30/14 | 9,710.66 | 72.83 | 1,047.00 | 8,663.67 | 294.95 | 8,456.74 |
| 41 | 05/15/14 | 8,663.67 | 64.98 | 1,054.85 | 7,608.82 | 229.97 | 8,521.72 |
| 42 | 05/31/14 | 7,608.82 | 57.07 | 1,062.76 | 6,546.06 | 172.90 | 8,578.79 |
| 43 | 06/15/14 | 6,546.06 | 49.10 | 1,070.73 | 5,475.33 | 123.81 | 8,627.88 |
| 44 | 06/30/14 | 5,475.33 | 41.06 | 1,078.76 | 4,396.56 | 82.74 | 8,668.95 |
| 45 | 07/15/14 | 4,396.56 | 32.97 | 1,086.85 | 3,309.71 | 49.77 | 8,701.92 |
| 46 | 07/31/14 | 3,309.71 | 24.82 | 1,095.00 | 2,214.71 | 24.95 | 8,726.75 |
| 47 | 08/15/14 | 2,214.71 | 16.61 | 1,103.22 | 1,111.49 | 8.34 | 8,743.36 |
| 48 | 08/31/14 | 1,111.49 | 8.34 | 1,111.49 | - | 0.00 | 8,751.69 |
| | TOTAL | 53,751.69 | 8,751.69 | 45,000.00 | | | |

Conforme :