

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **40,000.00**  
 Annual interest rate: **24%**  
 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 **1,053.35**

**24%**

### CALCULATIONS

Use payment of: **1,053.35**  
 1st payment in table: **1**

**PENAOJAS, LYNN ABENDANTE**  
**INTEGRATED MICROELECTRONICS, INC.**  
 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	04/30/11	40,000.00	400.00	653.35	39,346.65	10,160.96	400.00
2	05/15/11	39,346.65	393.47	659.89	38,686.76	9,767.50	793.47
3	05/31/11	38,686.76	386.87	666.49	38,020.27	9,380.63	1,180.33
4	06/15/11	38,020.27	380.20	673.15	37,347.12	9,000.43	1,560.54
5	06/30/11	37,347.12	373.47	679.88	36,667.24	8,626.96	1,934.01
6	07/15/11	36,667.24	366.67	686.68	35,980.56	8,260.28	2,300.68
7	07/31/11	35,980.56	359.81	693.55	35,287.01	7,900.48	2,660.49
8	08/15/11	35,287.01	352.87	700.48	34,586.53	7,547.61	3,013.36
9	08/31/11	34,586.53	345.87	707.49	33,879.04	7,201.74	3,359.22
10	09/15/11	33,879.04	338.79	714.56	33,164.48	6,862.95	3,698.01
11	09/30/11	33,164.48	331.64	721.71	32,442.77	6,531.31	4,029.66
12	10/15/11	32,442.77	324.43	728.93	31,713.84	6,206.88	4,354.08
13	10/31/11	31,713.84	317.14	736.21	30,977.63	5,889.74	4,671.22
14	11/15/11	30,977.63	309.78	743.58	30,234.05	5,579.96	4,981.00
15	11/30/11	30,234.05	302.34	751.01	29,483.04	5,277.62	5,283.34
16	12/15/11	29,483.04	294.83	758.52	28,724.52	4,982.79	5,578.17
17	12/31/11	28,724.52	287.25	766.11	27,958.41	4,695.55	5,865.42
18	01/15/12	27,958.41	279.58	773.77	27,184.64	4,415.96	6,145.00
19	01/31/12	27,184.64	271.85	781.51	26,403.13	4,144.12	6,416.85
20	02/15/12	26,403.13	264.03	789.32	25,613.81	3,880.09	6,680.88
21	02/29/12	25,613.81	256.14	797.22	24,816.59	3,623.95	6,937.01
22	03/15/12	24,816.59	248.17	805.19	24,011.41	3,375.78	7,185.18
23	03/31/12	24,011.41	240.11	813.24	23,198.17	3,135.67	7,425.29
24	04/15/12	23,198.17	231.98	821.37	22,376.79	2,903.69	7,657.28
25	04/30/12	22,376.79	223.77	829.59	21,547.21	2,679.92	7,881.04
26	05/15/12	21,547.21	215.47	837.88	20,709.33	2,464.45	8,096.52
27	05/31/12	20,709.33	207.09	846.26	19,863.07	2,257.35	8,303.61
28	06/15/12	19,863.07	198.63	854.72	19,008.34	2,058.72	8,502.24
29	06/30/12	19,008.34	190.08	863.27	18,145.07	1,868.64	8,692.32
30	07/15/12	18,145.07	181.45	871.90	17,273.17	1,687.19	8,873.77
31	07/31/12	17,273.17	172.73	880.62	16,392.55	1,514.46	9,046.51
32	08/15/12	16,392.55	163.93	889.43	15,503.12	1,350.53	9,210.43
33	08/31/12	15,503.12	155.03	898.32	14,604.80	1,195.50	9,365.46
34	09/15/12	14,604.80	146.05	907.31	13,697.50	1,049.45	9,511.51
35	09/30/12	13,697.50	136.97	916.38	12,781.12	912.48	9,648.49
36	10/15/12	12,781.12	127.81	925.54	11,855.57	784.67	9,776.30
37	10/31/12	11,855.57	118.56	934.80	10,920.78	666.11	9,894.85
38	11/15/12	10,920.78	109.21	944.15	9,976.63	556.90	10,004.06
39	11/30/12	9,976.63	99.77	953.59	9,023.04	457.14	10,103.83
40	12/15/12	9,023.04	90.23	963.12	8,059.92	366.91	10,194.06
41	12/31/12	8,059.92	80.60	972.75	7,087.17	286.31	10,274.66
42	01/15/13	7,087.17	70.87	982.48	6,104.68	215.44	10,345.53
43	01/31/13	6,104.68	61.05	992.31	5,112.38	154.39	10,406.58
44	02/15/13	5,112.38	51.12	1,002.23	4,110.15	103.26	10,457.70
45	02/28/13	4,110.15	41.10	1,012.25	3,097.90	62.16	10,498.80
46	03/15/13	3,097.90	30.98	1,022.37	2,075.52	31.18	10,529.78
47	03/31/13	2,075.52	20.76	1,032.60	1,042.92	10.43	10,550.53
48	04/15/13	1,042.92	10.43	1,042.92	0.00	0.00	10,560.96
	TOTAL	50,560.96	10,560.96	40,000.00			

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