

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **20,000.00**
 Annual interest rate: **24%**
 Term in years: **1.5**
 Payments per year: **24**
 First payment due: **2/15/2011**

TABLE DATA

Table starts at date: **2/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

24%

semi-monthly
 Payments **664.29**

BALDOZA, MA LUISA BARTILET
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of: **664.29**
 1st payment in table: **1**

Beginning balance at payment 1: **20,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 02/15/11 | 20,000.00 | 200.00 | 464.29 | 19,535.71 | 3,714.30 | 200.00 |
| 2 | 02/28/11 | 19,535.71 | 195.36 | 468.93 | 19,066.78 | 3,518.95 | 395.36 |
| 3 | 03/15/11 | 19,066.78 | 190.67 | 473.62 | 18,593.17 | 3,328.28 | 586.02 |
| 4 | 03/31/11 | 18,593.17 | 185.93 | 478.35 | 18,114.81 | 3,142.35 | 771.96 |
| 5 | 04/15/11 | 18,114.81 | 181.15 | 483.14 | 17,631.67 | 2,961.20 | 953.10 |
| 6 | 04/30/11 | 17,631.67 | 176.32 | 487.97 | 17,143.70 | 2,784.88 | 1,129.42 |
| 7 | 05/15/11 | 17,143.70 | 171.44 | 492.85 | 16,650.86 | 2,613.44 | 1,300.86 |
| 8 | 05/31/11 | 16,650.86 | 166.51 | 497.78 | 16,153.08 | 2,446.94 | 1,467.37 |
| 9 | 06/15/11 | 16,153.08 | 161.53 | 502.76 | 15,650.32 | 2,285.41 | 1,628.90 |
| 10 | 06/30/11 | 15,650.32 | 156.50 | 507.78 | 15,142.54 | 2,128.90 | 1,785.40 |
| 11 | 07/15/11 | 15,142.54 | 151.43 | 512.86 | 14,629.68 | 1,977.48 | 1,936.83 |
| 12 | 07/31/11 | 14,629.68 | 146.30 | 517.99 | 14,111.69 | 1,831.18 | 2,083.12 |
| 13 | 08/15/11 | 14,111.69 | 141.12 | 523.17 | 13,588.52 | 1,690.06 | 2,224.24 |
| 14 | 08/31/11 | 13,588.52 | 135.89 | 528.40 | 13,060.12 | 1,554.18 | 2,360.13 |
| 15 | 09/15/11 | 13,060.12 | 130.60 | 533.69 | 12,526.43 | 1,423.58 | 2,490.73 |
| 16 | 09/30/11 | 12,526.43 | 125.26 | 539.02 | 11,987.41 | 1,298.31 | 2,615.99 |
| 17 | 10/15/11 | 11,987.41 | 119.87 | 544.41 | 11,443.00 | 1,178.44 | 2,735.86 |
| 18 | 10/31/11 | 11,443.00 | 114.43 | 549.86 | 10,893.14 | 1,064.01 | 2,850.29 |
| 19 | 11/15/11 | 10,893.14 | 108.93 | 555.35 | 10,337.79 | 955.08 | 2,959.23 |
| 20 | 11/30/11 | 10,337.79 | 103.38 | 560.91 | 9,776.88 | 851.70 | 3,062.60 |
| 21 | 12/15/11 | 9,776.88 | 97.77 | 566.52 | 9,210.36 | 753.93 | 3,160.37 |
| 22 | 12/31/11 | 9,210.36 | 92.10 | 572.18 | 8,638.18 | 661.83 | 3,252.48 |
| 23 | 01/15/12 | 8,638.18 | 86.38 | 577.90 | 8,060.28 | 575.44 | 3,338.86 |
| 24 | 01/31/12 | 8,060.28 | 80.60 | 583.68 | 7,476.59 | 494.84 | 3,419.46 |
| 25 | 02/15/12 | 7,476.59 | 74.77 | 589.52 | 6,887.07 | 420.08 | 3,494.23 |
| 26 | 02/29/12 | 6,887.07 | 68.87 | 595.42 | 6,291.66 | 351.21 | 3,563.10 |
| 27 | 03/15/12 | 6,291.66 | 62.92 | 601.37 | 5,690.29 | 288.29 | 3,626.01 |
| 28 | 03/31/12 | 5,690.29 | 56.90 | 607.38 | 5,082.90 | 231.39 | 3,682.92 |
| 29 | 04/15/12 | 5,082.90 | 50.83 | 613.46 | 4,469.45 | 180.56 | 3,733.75 |
| 30 | 04/30/12 | 4,469.45 | 44.69 | 619.59 | 3,849.86 | 135.86 | 3,778.44 |
| 31 | 05/15/12 | 3,849.86 | 38.50 | 625.79 | 3,224.07 | 97.36 | 3,816.94 |
| 32 | 05/31/12 | 3,224.07 | 32.24 | 632.05 | 2,592.02 | 65.12 | 3,849.18 |
| 33 | 06/15/12 | 2,592.02 | 25.92 | 638.37 | 1,953.66 | 39.20 | 3,875.10 |
| 34 | 06/30/12 | 1,953.66 | 19.54 | 644.75 | 1,308.91 | 19.67 | 3,894.64 |
| 35 | 07/15/12 | 1,308.91 | 13.09 | 651.20 | 657.71 | 6.58 | 3,907.73 |
| 36 | 07/31/12 | 657.71 | 6.58 | 657.71 | 0.00 | 0.00 | 3,914.30 |
| | TOTAL | 23,914.30 | 3,914.30 | 20,000.00 | | | |

Conforme : _____