

Amortization Table :**EDUCATIONAL****Initial Data****LOAN DATA**

Loan amount: **20,000.00**
 Annual interest rate: **18%**
 Term in years: **1.5**
 Payments per year: **24**
 First payment due: **9/30/2010**

TABLE DATA

Table starts at date: **9/30/2010**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **635.99**

18%

DE GUZMAN, GEMMA YAGDULAS
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of: **635.99**
 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	09/30/10	20,000.00	150.00	485.99	19,514.01	2,745.81	150.00
2	10/15/10	19,514.01	146.36	489.64	19,024.37	2,599.45	296.36
3	10/31/10	19,024.37	142.68	493.31	18,531.05	2,456.77	439.04
4	11/15/10	18,531.05	138.98	497.01	18,034.04	2,317.79	578.02
5	11/30/10	18,034.04	135.26	500.74	17,533.30	2,182.53	713.28
6	12/15/10	17,533.30	131.50	504.49	17,028.81	2,051.03	844.78
7	12/31/10	17,028.81	127.72	508.28	16,520.53	1,923.32	972.49
8	01/15/11	16,520.53	123.90	512.09	16,008.44	1,799.41	1,096.40
9	01/31/11	16,008.44	120.06	515.93	15,492.51	1,679.35	1,216.46
10	02/15/11	15,492.51	116.19	519.80	14,972.71	1,563.15	1,332.65
11	02/28/11	14,972.71	112.30	523.70	14,449.01	1,450.86	1,444.95
12	03/15/11	14,449.01	108.37	527.63	13,921.38	1,342.49	1,553.32
13	03/31/11	13,921.38	104.41	531.58	13,389.80	1,238.08	1,657.73
14	04/15/11	13,389.80	100.42	535.57	12,854.22	1,137.66	1,758.15
15	04/30/11	12,854.22	96.41	539.59	12,314.64	1,041.25	1,854.56
16	05/15/11	12,314.64	92.36	543.63	11,771.00	948.89	1,946.92
17	05/31/11	11,771.00	88.28	547.71	11,223.29	860.61	2,035.20
18	06/15/11	11,223.29	84.17	551.82	10,671.47	776.43	2,119.37
19	06/30/11	10,671.47	80.04	555.96	10,115.51	696.40	2,199.41
20	07/15/11	10,115.51	75.87	560.13	9,555.38	620.53	2,275.28
21	07/31/11	9,555.38	71.67	564.33	8,991.05	548.87	2,346.94
22	08/15/11	8,991.05	67.43	568.56	8,422.49	481.43	2,414.37
23	08/31/11	8,422.49	63.17	572.83	7,849.67	418.27	2,477.54
24	09/15/11	7,849.67	58.87	577.12	7,272.54	359.39	2,536.41
25	09/30/11	7,272.54	54.54	581.45	6,691.09	304.85	2,590.96
26	10/15/11	6,691.09	50.18	585.81	6,105.28	254.67	2,641.14
27	10/31/11	6,105.28	45.79	590.21	5,515.08	208.88	2,686.93
28	11/15/11	5,515.08	41.36	594.63	4,920.44	167.51	2,728.29
29	11/30/11	4,920.44	36.90	599.09	4,321.35	130.61	2,765.20
30	12/15/11	4,321.35	32.41	603.58	3,717.77	98.20	2,797.61
31	12/31/11	3,717.77	27.88	608.11	3,109.66	70.32	2,825.49
32	01/15/12	3,109.66	23.32	612.67	2,496.99	46.99	2,848.81
33	01/31/12	2,496.99	18.73	617.27	1,879.72	28.27	2,867.54
34	02/15/12	1,879.72	14.10	621.90	1,257.82	14.17	2,881.64
35	02/29/12	1,257.82	9.43	626.56	631.26	4.73	2,891.07
36	03/15/12	631.26	4.73	631.26	0.00	0.00	2,895.81
	TOTAL	22,895.81	2,895.81	20,000.00			

Conforme : _____