

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **34,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **1/15/2011**

TABLE DATA

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

PERIODIC PAYMENT

semi-monthly
 Payments **846.09**

DANIEL E. MEJIA
AYALA FOUNDATION, INC.

18%

CALCULATIONS

Use payment of: **846.09** Beginning balance at payment 1: **34,000.00**
 1st payment in table: **1** Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	01/15/11	34,000.00	255.00	591.09	33,408.91	6,357.39	255.00
2	01/31/11	33,408.91	250.57	595.52	32,813.38	6,106.82	505.57
3	02/15/11	32,813.38	246.10	599.99	32,213.39	5,860.72	751.67
4	02/28/11	32,213.39	241.60	604.49	31,608.90	5,619.12	993.27
5	03/15/11	31,608.90	237.07	609.02	30,999.88	5,382.05	1,230.33
6	03/31/11	30,999.88	232.50	613.59	30,386.28	5,149.56	1,462.83
7	04/15/11	30,386.28	227.90	618.19	29,768.09	4,921.66	1,690.73
8	04/30/11	29,768.09	223.26	622.83	29,145.26	4,698.40	1,913.99
9	05/15/11	29,145.26	218.59	627.50	28,517.76	4,479.81	2,132.58
10	05/31/11	28,517.76	213.88	632.21	27,885.55	4,265.93	2,346.46
11	06/15/11	27,885.55	209.14	636.95	27,248.60	4,056.78	2,555.61
12	06/30/11	27,248.60	204.36	641.73	26,606.87	3,852.42	2,759.97
13	07/15/11	26,606.87	199.55	646.54	25,960.33	3,652.87	2,959.52
14	07/31/11	25,960.33	194.70	651.39	25,308.94	3,458.17	3,154.22
15	08/15/11	25,308.94	189.82	656.27	24,652.67	3,268.35	3,344.04
16	08/31/11	24,652.67	184.90	661.20	23,991.47	3,083.45	3,528.94
17	09/15/11	23,991.47	179.94	666.16	23,325.32	2,903.52	3,708.87
18	09/30/11	23,325.32	174.94	671.15	22,654.17	2,728.58	3,883.81
19	10/15/11	22,654.17	169.91	676.19	21,977.98	2,558.67	4,053.72
20	10/31/11	21,977.98	164.83	681.26	21,296.72	2,393.84	4,218.55
21	11/15/11	21,296.72	159.73	686.37	20,610.36	2,234.11	4,378.28
22	11/30/11	20,610.36	154.58	691.51	19,918.84	2,079.53	4,532.86
23	12/15/11	19,918.84	149.39	696.70	19,222.14	1,930.14	4,682.25
24	12/31/11	19,222.14	144.17	701.93	18,520.22	1,785.98	4,826.41
25	01/15/12	18,520.22	138.90	707.19	17,813.03	1,647.07	4,965.32
26	01/31/12	17,813.03	133.60	712.49	17,100.54	1,513.48	5,098.91
27	02/15/12	17,100.54	128.25	717.84	16,382.70	1,385.22	5,227.17
28	02/29/12	16,382.70	122.87	723.22	15,659.48	1,262.35	5,350.04
29	03/15/12	15,659.48	117.45	728.65	14,930.83	1,144.91	5,467.48
30	03/31/12	14,930.83	111.98	734.11	14,196.72	1,032.92	5,579.46
31	04/15/12	14,196.72	106.48	739.62	13,457.11	926.45	5,685.94
32	04/30/12	13,457.11	100.93	745.16	12,711.94	825.52	5,786.87
33	05/15/12	12,711.94	95.34	750.75	11,961.19	730.18	5,882.21
34	05/31/12	11,961.19	89.71	756.38	11,204.81	640.47	5,971.92
35	06/15/12	11,204.81	84.04	762.06	10,442.75	556.44	6,055.95
36	06/30/12	10,442.75	78.32	767.77	9,674.98	478.12	6,134.27
37	07/15/12	9,674.98	72.56	773.53	8,901.45	405.55	6,206.84
38	07/31/12	8,901.45	66.76	779.33	8,122.12	338.79	6,273.60
39	08/15/12	8,122.12	60.92	785.18	7,336.95	277.88	6,334.51
40	08/31/12	7,336.95	55.03	791.06	6,545.88	222.85	6,389.54
41	09/15/12	6,545.88	49.09	797.00	5,748.88	173.76	6,438.63
42	09/30/12	5,748.88	43.12	802.97	4,945.91	130.64	6,481.75
43	10/15/12	4,945.91	37.09	809.00	4,136.91	93.54	6,518.84
44	10/31/12	4,136.91	31.03	815.06	3,321.85	62.52	6,549.87
45	11/15/12	3,321.85	24.91	821.18	2,500.67	37.60	6,574.79
46	11/30/12	2,500.67	18.76	827.34	1,673.33	18.85	6,593.54
47	12/15/12	1,673.33	12.55	833.54	839.79	6.30	6,606.09
48	12/31/12	839.79	6.30	839.79	0.00	0.00	6,612.39
	TOTAL	40,612.39	6,612.39	34,000.00			

Conforme :