Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**25,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**9/30/2011**

TABLE DATA

Table starts at date:	**9/30/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**794.99**

GODINEZ, RECIEL GAMOS
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**794.99**	Beginning balance at payment 1:	**25,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning			Outstanding Balance		Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	09/30/11	25,000.00	187.50	607.49	24,392.51	3,432.26	187.50
2	10/15/11	24,392.51	182.94	612.05	23,780.46	3,249.32	370.44
3	10/31/11	23,780.46	178.35	616.64	23,163.82	3,070.96	548.80
4	11/15/11	23,163.82	173.73	621.26	22,542.55	2,897.23	722.53
5	11/30/11	22,542.55	169.07	625.92	21,916.63	2,728.16	891.60
6	12/15/11	21,916.63	164.37	630.62	21,286.01	2,563.79	1,055.97
7	12/31/11	21,286.01	159.65	635.35	20,650.66	2,404.14	1,215.61
8	01/15/12	20,650.66	154.88	640.11	20,010.55	2,249.26	1,370.49
9	01/31/12	20,010.55	150.08	644.91	19,365.63	2,099.19	1,520.57
10	02/15/12	19,365.63	145.24	649.75	18,715.88	1,953.94	1,665.82
11	02/29/12	18,715.88	140.37	654.62	18,061.26	1,813.57	1,806.19
12	03/15/12	18,061.26	135.46	659.53	17,401.72	1,678.11	1,941.64
13	03/31/12	17,401.72	130.51	664.48	16,737.24	1,547.60	2,072.16
14	04/15/12	16,737.24	125.53	669.46	16,067.78	1,422.07	2,197.69
15	04/30/12	16,067.78	120.51	674.48	15,393.30	1,301.56	2,318.20
16	05/15/12	15,393.30	115.45	679.54	14,713.75	1,186.11	2,433.65
17	05/31/12	14,713.75	110.35	684.64	14,029.11	1,075.76	2,544.00
18	06/15/12	14,029.11	105.22	689.77	13,339.34	970.54	2,649.22
19	06/30/12	13,339.34	100.05	694.95	12,644.39	870.50	2,749.26
20	07/15/12	12,644.39	94.83	700.16	11,944.23	775.66	2,844.09
21	07/31/12	11,944.23	89.58	705.41	11,238.82	686.08	2,933.68
22	08/15/12	11,238.82	84.29	710.70	10,528.11	601.79	3,017.97
23	08/31/12	10,528.11	78.96	716.03	9,812.08	522.83	3,096.93
24	09/15/12	9,812.08	73.59	721.40	9,090.68	449.24	3,170.52
25	09/30/12	9,090.68	68.18	726.81	8,363.87	381.06	3,238.70
26	10/15/12	8,363.87	62.73	732.26	7,631.60	318.33	3,301.43
27	10/31/12	7,631.60	57.24	737.76	6,893.85	261.09	3,358.66
28	11/15/12	6,893.85	51.70	743.29	6,150.56	209.39	3,410.37
29	11/30/12	6,150.56	46.13	748.86	5,401.69	163.26	3,456.50
30	12/15/12	5,401.69	40.51	754.48	4,647.21	122.75	3,497.01
31	12/31/12	4,647.21	34.85	760.14	3,887.07	87.89	3,531.86
32	01/15/13	3,887.07	29.15	765.84	3,121.23	58.74	3,561.02
33	01/31/13	3,121.23	23.41	771.58	2,349.65	35.33	3,584.43
34	02/15/13	2,349.65	17.62	777.37	1,572.28	17.71	3,602.05
35	02/28/13	1,572.28	11.79	783.20	789.08	5.92	3,613.84
36	03/15/13	789.08	5.92	789.08	0.00	0.00	3,619.76
	TOTAL	**28,619.76**	**3,619.76**	**25,000.00**			

Conforme : _____