

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **10,000.00**
 Annual interest rate: **24%**
 Term in years: **1**
 Payments per year: **24**
 First payment due: **10/31/2010**

TABLE DATA

Table starts at date: **10/31/2010**
 or at payment number: **1**

PERIODIC PAYMENT

24%

semi-monthly
 Payments **470.73**

EUGENE P. CAPILE

CALCULATIONS

BPI

Use payment of: **470.73**
 1st payment in table: **1**

Beginning balance at payment 1: **10,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/31/10	10,000.00	100.00	370.73	9,629.27	1,197.63	100.00
2	11/15/10	9,629.27	96.29	374.44	9,254.82	1,101.34	196.29
3	11/30/10	9,254.82	92.55	378.19	8,876.64	1,008.79	288.84
4	12/15/10	8,876.64	88.77	381.97	8,494.67	920.03	377.61
5	12/31/10	8,494.67	84.95	385.79	8,108.88	835.08	462.55
6	01/15/11	8,108.88	81.09	389.65	7,719.23	753.99	543.64
7	01/31/11	7,719.23	77.19	393.54	7,325.69	676.80	620.84
8	02/15/11	7,325.69	73.26	397.48	6,928.21	603.54	694.09
9	02/28/11	6,928.21	69.28	401.45	6,526.76	534.26	763.37
10	03/15/11	6,526.76	65.27	405.47	6,121.29	468.99	828.64
11	03/31/11	6,121.29	61.21	409.52	5,711.77	407.78	889.85
12	04/15/11	5,711.77	57.12	413.62	5,298.16	350.66	946.97
13	04/30/11	5,298.16	52.98	417.75	4,880.40	297.68	999.95
14	05/15/11	4,880.40	48.80	421.93	4,458.47	248.88	1,048.76
15	05/31/11	4,458.47	44.58	426.15	4,032.32	204.29	1,093.34
16	06/15/11	4,032.32	40.32	430.41	3,601.91	163.97	1,133.67
17	06/30/11	3,601.91	36.02	434.72	3,167.19	127.95	1,169.69
18	07/15/11	3,167.19	31.67	439.06	2,728.13	96.28	1,201.36
19	07/31/11	2,728.13	27.28	443.45	2,284.68	69.00	1,228.64
20	08/15/11	2,284.68	22.85	447.89	1,836.79	46.15	1,251.49
21	08/31/11	1,836.79	18.37	452.37	1,384.42	27.78	1,269.85
22	09/15/11	1,384.42	13.84	456.89	927.53	13.94	1,283.70
23	09/30/11	927.53	9.28	461.46	466.07	4.66	1,292.97
24	10/15/11	466.07	4.66	466.07	0.00	0.00	1,297.63
	TOTAL	11,297.63	1,297.63	10,000.00			

Conforme : _____