

**AYALA MULTI-PURPOSE COOPERATIVE
AMORTIZATION SCHEDULE**

NAME OF BORROWER:	SARMIENTO, JACKIELYN SAGUISA	LOAN AMOUNT	30,000.00
AGCs REPRESENTED :	INTEGRATED MICROELECTRONICS, INC.	INTEREST RATE	1.50%
TYPE OF LOAN :	PROVIDENTIAL 1.5 %	EFFECTIVE RATE/payday	1.33220000%
LOAN TERM:	2.0	INTEREST AMOUNT	10,800.00
RELEASE DATE:	12/31/2011	MATURITY VALUE	40,800.00

TABLE

No.	Due Date	Amort.	Int.	Principal	Outstanding Balance		Cumulative	OR# & date
					Principal	Interest	Interest	
1	12/31/11	850.00	399.66	450.34	29,549.66	10,400.34	399.66	
2	01/15/12	850.00	393.66	456.34	29,093.32	10,006.68	793.32	
3	01/31/12	850.00	387.58	462.42	28,630.90	9,619.10	1,180.90	
4	02/15/12	850.00	381.42	468.58	28,162.32	9,237.68	1,562.32	
5	02/29/12	850.00	375.18	474.82	27,687.50	8,862.50	1,937.50	
6	03/15/12	850.00	368.85	481.15	27,206.35	8,493.65	2,306.35	
7	03/31/12	850.00	362.44	487.56	26,718.80	8,131.20	2,668.80	
8	04/15/12	850.00	355.95	494.05	26,224.74	7,775.26	3,024.74	
9	04/30/12	850.00	349.37	500.63	25,724.11	7,425.89	3,374.11	
10	05/15/12	850.00	342.70	507.30	25,216.81	7,083.19	3,716.81	
11	05/31/12	850.00	335.94	514.06	24,702.75	6,747.26	4,052.75	
12	06/15/12	850.00	329.09	520.91	24,181.84	6,418.17	4,381.84	
13	06/30/12	850.00	322.15	527.85	23,653.99	6,096.01	4,703.99	
14	07/15/12	850.00	315.12	534.88	23,119.10	5,780.90	5,019.10	
15	07/31/12	850.00	307.99	542.01	22,577.10	5,472.90	5,327.10	
16	08/15/12	850.00	300.77	549.23	22,027.87	5,172.13	5,627.87	
17	08/31/12	850.00	293.46	556.54	21,471.32	4,878.68	5,921.32	
18	09/15/12	850.00	286.04	563.96	20,907.37	4,592.64	6,207.37	
19	09/30/12	850.00	278.53	571.47	20,335.89	4,314.11	6,485.89	
20	10/15/12	850.00	270.91	579.09	19,756.81	4,043.19	6,756.81	
21	10/31/12	850.00	263.20	586.80	19,170.01	3,779.99	7,020.01	
22	11/15/12	850.00	255.38	594.62	18,575.39	3,524.61	7,275.39	
23	11/30/12	850.00	247.46	602.54	17,972.85	3,277.15	7,522.85	
24	12/15/12	850.00	239.43	610.57	17,362.29	3,037.71	7,762.29	
25	12/31/12	850.00	231.30	618.70	16,743.59	2,806.41	7,993.59	
26	01/15/13	850.00	223.06	626.94	16,116.65	2,583.36	8,216.65	
27	01/31/13	850.00	214.71	635.29	15,481.35	2,368.65	8,431.35	
28	02/15/13	850.00	206.24	643.76	14,837.59	2,162.41	8,637.59	
29	02/28/13	850.00	197.67	652.33	14,185.26	1,964.74	8,835.26	
30	03/15/13	850.00	188.98	661.02	13,524.24	1,775.76	9,024.24	
31	03/31/13	850.00	180.17	669.83	12,854.41	1,595.59	9,204.41	
32	04/15/13	850.00	171.25	678.75	12,175.65	1,424.35	9,375.65	
33	04/30/13	850.00	162.20	687.80	11,487.86	1,262.14	9,537.86	
34	05/15/13	850.00	153.04	696.96	10,790.90	1,109.10	9,690.90	
35	05/31/13	850.00	143.76	706.24	10,084.65	965.35	9,834.65	
36	06/15/13	850.00	134.35	715.65	9,369.00	831.00	9,969.00	
37	06/30/13	850.00	124.81	725.19	8,643.82	706.18	10,093.82	
38	07/15/13	850.00	115.15	734.85	7,908.97	591.03	10,208.97	
39	07/31/13	850.00	105.36	744.64	7,164.33	485.67	10,314.33	
40	08/15/13	850.00	95.44	754.56	6,409.78	390.23	10,409.78	
41	08/31/13	850.00	85.39	764.61	5,645.17	304.83	10,495.17	
42	09/15/13	850.00	75.20	774.80	4,870.37	229.63	10,570.37	
43	09/30/13	850.00	64.88	785.12	4,085.25	164.75	10,635.25	
44	10/15/13	850.00	54.42	795.58	3,289.68	110.32	10,689.68	
45	10/31/13	850.00	43.83	806.17	2,483.50	66.50	10,733.50	
46	11/15/13	850.00	33.09	816.91	1,666.59	33.41	10,766.59	
47	11/30/13	850.00	22.20	827.80	838.79	11.21	10,788.79	
48	12/15/13	850.00	11.21	838.79	0.00	0.00	10,800.00	
	TOTAL	40,800.00	10,800.00	30,000.00				

Conforme : _____