Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**15,000.00**
Annual interest rate:	**18%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**11/30/2011**

TABLE DATA

Table starts at date:	**11/30/2011**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**373.28**

LAYON, WILSON ROSALES
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**373.28**	Beginning balance at payment 1:	**15,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	11/30/11	15,000.00	112.50	260.78	14,739.22	2,804.73	112.50
2	12/15/11	14,739.22	110.54	262.73	14,476.49	2,694.19	223.04
3	12/31/11	14,476.49	108.57	264.70	14,211.79	2,585.61	331.62
4	01/15/12	14,211.79	106.59	266.69	13,945.10	2,479.02	438.21
5	01/31/12	13,945.10	104.59	268.69	13,676.42	2,374.44	542.79
6	02/15/12	13,676.42	102.57	270.70	13,405.71	2,271.86	645.37
7	02/29/12	13,405.71	100.54	272.73	13,132.98	2,171.32	745.91
8	03/15/12	13,132.98	98.50	274.78	12,858.20	2,072.82	844.41
9	03/31/12	12,858.20	96.44	276.84	12,581.36	1,976.39	940.84
10	04/15/12	12,581.36	94.36	278.92	12,302.45	1,882.03	1,035.20
11	04/30/12	12,302.45	92.27	281.01	12,021.44	1,789.76	1,127.47
12	05/15/12	12,021.44	90.16	283.11	11,738.33	1,699.60	1,217.63
13	05/31/12	11,738.33	88.04	285.24	11,453.09	1,611.56	1,305.67
14	06/15/12	11,453.09	85.90	287.38	11,165.71	1,525.66	1,391.57
15	06/30/12	11,165.71	83.74	289.53	10,876.18	1,441.92	1,475.31
16	07/15/12	10,876.18	81.57	291.70	10,584.47	1,360.35	1,556.88
17	07/31/12	10,584.47	79.38	293.89	10,290.58	1,280.96	1,636.27
18	08/15/12	10,290.58	77.18	296.10	9,994.49	1,203.78	1,713.45
19	08/31/12	9,994.49	74.96	298.32	9,696.17	1,128.83	1,788.41
20	09/15/12	9,696.17	72.72	300.55	9,395.61	1,056.10	1,861.13
21	09/30/12	9,395.61	70.47	302.81	9,092.81	985.64	1,931.59
22	10/15/12	9,092.81	68.20	305.08	8,787.73	917.44	1,999.79
23	10/31/12	8,787.73	65.91	307.37	8,480.36	851.53	2,065.70
24	11/15/12	8,480.36	63.60	309.67	8,170.68	787.93	2,129.30
25	11/30/12	8,170.68	61.28	312.00	7,858.69	726.65	2,190.58
26	12/15/12	7,858.69	58.94	314.34	7,544.35	667.71	2,249.52
27	12/31/12	7,544.35	56.58	316.69	7,227.66	611.13	2,306.10
28	01/15/13	7,227.66	54.21	319.07	6,908.59	556.92	2,360.31
29	01/31/13	6,908.59	51.81	321.46	6,587.13	505.11	2,412.13
30	02/15/13	6,587.13	49.40	323.87	6,263.26	455.70	2,461.53
31	02/28/13	6,263.26	46.97	326.30	5,936.96	408.73	2,508.50
32	03/15/13	5,936.96	44.53	328.75	5,608.21	364.20	2,553.03
33	03/31/13	5,608.21	42.06	331.21	5,277.00	322.14	2,595.09
34	04/15/13	5,277.00	39.58	333.70	4,943.30	282.56	2,634.67
35	04/30/13	4,943.30	37.07	336.20	4,607.10	245.49	2,671.74
36	05/15/13	4,607.10	34.55	338.72	4,268.37	210.93	2,706.30
37	05/31/13	4,268.37	32.01	341.26	3,927.11	178.92	2,738.31
38	06/15/13	3,927.11	29.45	343.82	3,583.29	149.47	2,767.76
39	06/30/13	3,583.29	26.87	346.40	3,236.89	122.59	2,794.64
40	07/15/13	3,236.89	24.28	349.00	2,887.89	98.32	2,818.91
41	07/31/13	2,887.89	21.66	351.62	2,536.27	76.66	2,840.57
42	08/15/13	2,536.27	19.02	354.25	2,182.02	57.63	2,859.60
43	08/31/13	2,182.02	16.37	356.91	1,825.11	41.27	2,875.96
44	09/15/13	1,825.11	13.69	359.59	1,465.52	27.58	2,889.65
45	09/30/13	1,465.52	10.99	362.28	1,103.24	16.59	2,900.64
46	10/15/13	1,103.24	8.27	365.00	738.24	8.32	2,908.92
47	10/31/13	738.24	5.54	367.74	370.50	2.78	2,914.45
48	11/15/13	370.50	2.78	370.50	-	0.00	2,917.23
	TOTAL	**17,917.23**	**2,917.23**	**15,000.00**			

Conforme : _____