

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **20,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 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 **526.68**

LICMO, FREGGIE DACAYAN
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of: **526.68**
 1st payment in table: **1**

Beginning balance at payment 1: **20,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|-----------------|------------------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 10/31/10 | 20,000.00 | 200.00 | 326.68 | 19,673.32 | 5,080.48 | 200.00 |
| 2 | 11/15/10 | 19,673.32 | 196.73 | 329.94 | 19,343.38 | 4,883.75 | 396.73 |
| 3 | 11/30/10 | 19,343.38 | 193.43 | 333.24 | 19,010.14 | 4,690.31 | 590.17 |
| 4 | 12/15/10 | 19,010.14 | 190.10 | 336.58 | 18,673.56 | 4,500.21 | 780.27 |
| 5 | 12/31/10 | 18,673.56 | 186.74 | 339.94 | 18,333.62 | 4,313.48 | 967.00 |
| 6 | 01/15/11 | 18,333.62 | 183.34 | 343.34 | 17,990.28 | 4,130.14 | 1,150.34 |
| 7 | 01/31/11 | 17,990.28 | 179.90 | 346.77 | 17,643.51 | 3,950.24 | 1,330.24 |
| 8 | 02/15/11 | 17,643.51 | 176.44 | 350.24 | 17,293.26 | 3,773.80 | 1,506.68 |
| 9 | 02/28/11 | 17,293.26 | 172.93 | 353.74 | 16,939.52 | 3,600.87 | 1,679.61 |
| 10 | 03/15/11 | 16,939.52 | 169.40 | 357.28 | 16,582.24 | 3,431.48 | 1,849.01 |
| 11 | 03/31/11 | 16,582.24 | 165.82 | 360.85 | 16,221.38 | 3,265.65 | 2,014.83 |
| 12 | 04/15/11 | 16,221.38 | 162.21 | 364.46 | 15,856.92 | 3,103.44 | 2,177.04 |
| 13 | 04/30/11 | 15,856.92 | 158.57 | 368.11 | 15,488.81 | 2,944.87 | 2,335.61 |
| 14 | 05/15/11 | 15,488.81 | 154.89 | 371.79 | 15,117.03 | 2,789.98 | 2,490.50 |
| 15 | 05/31/11 | 15,117.03 | 151.17 | 375.51 | 14,741.52 | 2,638.81 | 2,641.67 |
| 16 | 06/15/11 | 14,741.52 | 147.42 | 379.26 | 14,362.26 | 2,491.40 | 2,789.08 |
| 17 | 06/30/11 | 14,362.26 | 143.62 | 383.05 | 13,979.20 | 2,347.77 | 2,932.71 |
| 18 | 07/15/11 | 13,979.20 | 139.79 | 386.88 | 13,592.32 | 2,207.98 | 3,072.50 |
| 19 | 07/31/11 | 13,592.32 | 135.92 | 390.75 | 13,201.57 | 2,072.06 | 3,208.42 |
| 20 | 08/15/11 | 13,201.57 | 132.02 | 394.66 | 12,806.90 | 1,940.04 | 3,340.44 |
| 21 | 08/31/11 | 12,806.90 | 128.07 | 398.61 | 12,408.30 | 1,811.97 | 3,468.51 |
| 22 | 09/15/11 | 12,408.30 | 124.08 | 402.59 | 12,005.70 | 1,687.89 | 3,592.59 |
| 23 | 09/30/11 | 12,005.70 | 120.06 | 406.62 | 11,599.08 | 1,567.83 | 3,712.65 |
| 24 | 10/15/11 | 11,599.08 | 115.99 | 410.69 | 11,188.40 | 1,451.84 | 3,828.64 |
| 25 | 10/31/11 | 11,188.40 | 111.88 | 414.79 | 10,773.60 | 1,339.96 | 3,940.52 |
| 26 | 11/15/11 | 10,773.60 | 107.74 | 418.94 | 10,354.66 | 1,232.22 | 4,048.26 |
| 27 | 11/30/11 | 10,354.66 | 103.55 | 423.13 | 9,931.53 | 1,128.68 | 4,151.80 |
| 28 | 12/15/11 | 9,931.53 | 99.32 | 427.36 | 9,504.17 | 1,029.36 | 4,251.12 |
| 29 | 12/31/11 | 9,504.17 | 95.04 | 431.63 | 9,072.54 | 934.32 | 4,346.16 |
| 30 | 01/15/12 | 9,072.54 | 90.73 | 435.95 | 8,636.59 | 843.59 | 4,436.89 |
| 31 | 01/31/12 | 8,636.59 | 86.37 | 440.31 | 8,196.28 | 757.23 | 4,523.25 |
| 32 | 02/15/12 | 8,196.28 | 81.96 | 444.71 | 7,751.56 | 675.27 | 4,605.22 |
| 33 | 02/29/12 | 7,751.56 | 77.52 | 449.16 | 7,302.40 | 597.75 | 4,682.73 |
| 34 | 03/15/12 | 7,302.40 | 73.02 | 453.65 | 6,848.75 | 524.73 | 4,755.76 |
| 35 | 03/31/12 | 6,848.75 | 68.49 | 458.19 | 6,390.56 | 456.24 | 4,824.24 |
| 36 | 04/15/12 | 6,390.56 | 63.91 | 462.77 | 5,927.79 | 392.33 | 4,888.15 |
| 37 | 04/30/12 | 5,927.79 | 59.28 | 467.40 | 5,460.39 | 333.06 | 4,947.43 |
| 38 | 05/15/12 | 5,460.39 | 54.60 | 472.07 | 4,988.32 | 278.45 | 5,002.03 |
| 39 | 05/31/12 | 4,988.32 | 49.88 | 476.79 | 4,511.52 | 228.57 | 5,051.91 |
| 40 | 06/15/12 | 4,511.52 | 45.12 | 481.56 | 4,029.96 | 183.45 | 5,097.03 |
| 41 | 06/30/12 | 4,029.96 | 40.30 | 486.38 | 3,543.58 | 143.15 | 5,137.33 |
| 42 | 07/15/12 | 3,543.58 | 35.44 | 491.24 | 3,052.34 | 107.72 | 5,172.76 |
| 43 | 07/31/12 | 3,052.34 | 30.52 | 496.15 | 2,556.19 | 77.19 | 5,203.29 |
| 44 | 08/15/12 | 2,556.19 | 25.56 | 501.11 | 2,055.07 | 51.63 | 5,228.85 |
| 45 | 08/31/12 | 2,055.07 | 20.55 | 506.13 | 1,548.95 | 31.08 | 5,249.40 |
| 46 | 09/15/12 | 1,548.95 | 15.49 | 511.19 | 1,037.76 | 15.59 | 5,264.89 |
| 47 | 09/30/12 | 1,037.76 | 10.38 | 516.30 | 521.46 | 5.21 | 5,275.27 |
| 48 | 10/15/12 | 521.46 | 5.21 | 521.46 | 0.00 | 0.00 | 5,280.48 |
| | TOTAL | 25,280.48 | 5,280.48 | 20,000.00 | | | |

Conforme : _____