

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **32,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **12/31/2010**

TABLE DATA

Table starts at date: **12/31/2010**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **796.32**

18%

CALCULATIONS

Use payment of: **796.32**
 1st payment in table: **1**

Beginning balance at payment 1: **32,000.00**
 Cumulative interest prior to payment 1: **0.00**

**POLANCOS, JUVY SARMIENTO
 INTEGRATED MICROELECTRONICS, INC.**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/31/10	32,000.00	240.00	556.32	31,443.68	5,983.43	240.00
2	01/15/11	31,443.68	235.83	560.49	30,883.18	5,747.60	475.83
3	01/31/11	30,883.18	231.62	564.70	30,318.49	5,515.97	707.45
4	02/15/11	30,318.49	227.39	568.93	29,749.55	5,288.58	934.84
5	02/28/11	29,749.55	223.12	573.20	29,176.36	5,065.46	1,157.96
6	03/15/11	29,176.36	218.82	577.50	28,598.86	4,846.64	1,376.78
7	03/31/11	28,598.86	214.49	581.83	28,017.03	4,632.15	1,591.28
8	04/15/11	28,017.03	210.13	586.19	27,430.83	4,422.02	1,801.40
9	04/30/11	27,430.83	205.73	590.59	26,840.24	4,216.29	2,007.13
10	05/15/11	26,840.24	201.30	595.02	26,245.22	4,014.99	2,208.44
11	05/31/11	26,245.22	196.84	599.48	25,645.74	3,818.15	2,405.28
12	06/15/11	25,645.74	192.34	603.98	25,041.76	3,625.81	2,597.62
13	06/30/11	25,041.76	187.81	608.51	24,433.25	3,437.99	2,785.43
14	07/15/11	24,433.25	183.25	613.07	23,820.18	3,254.74	2,968.68
15	07/31/11	23,820.18	178.65	617.67	23,202.51	3,076.09	3,147.33
16	08/15/11	23,202.51	174.02	622.30	22,580.21	2,902.07	3,321.35
17	08/31/11	22,580.21	169.35	626.97	21,953.24	2,732.72	3,490.70
18	09/15/11	21,953.24	164.65	631.67	21,321.57	2,568.07	3,655.35
19	09/30/11	21,321.57	159.91	636.41	20,685.16	2,408.16	3,815.26
20	10/15/11	20,685.16	155.14	641.18	20,043.98	2,253.02	3,970.40
21	10/31/11	20,043.98	150.33	645.99	19,397.98	2,102.69	4,120.73
22	11/15/11	19,397.98	145.48	650.84	18,747.15	1,957.21	4,266.22
23	11/30/11	18,747.15	140.60	655.72	18,091.43	1,816.60	4,406.82
24	12/15/11	18,091.43	135.69	660.64	17,430.79	1,680.92	4,542.51
25	12/31/11	17,430.79	130.73	665.59	16,765.20	1,550.19	4,673.24
26	01/15/12	16,765.20	125.74	670.58	16,094.62	1,424.45	4,798.98
27	01/31/12	16,094.62	120.71	675.61	15,419.01	1,303.74	4,919.69
28	02/15/12	15,419.01	115.64	680.68	14,738.33	1,188.10	5,035.33
29	02/29/12	14,738.33	110.54	685.78	14,052.55	1,077.56	5,145.87
30	03/15/12	14,052.55	105.39	690.93	13,361.62	972.16	5,251.26
31	03/31/12	13,361.62	100.21	696.11	12,665.51	871.95	5,351.47
32	04/15/12	12,665.51	94.99	701.33	11,964.18	776.96	5,446.46
33	04/30/12	11,964.18	89.73	706.59	11,257.59	687.23	5,536.20
34	05/15/12	11,257.59	84.43	711.89	10,545.70	602.80	5,620.63
35	05/31/12	10,545.70	79.09	717.23	9,828.47	523.70	5,699.72
36	06/15/12	9,828.47	73.71	722.61	9,105.87	449.99	5,773.43
37	06/30/12	9,105.87	68.29	728.03	8,377.84	381.70	5,841.73
38	07/15/12	8,377.84	62.83	733.49	7,644.35	318.86	5,904.56
39	07/31/12	7,644.35	57.33	738.99	6,905.36	261.53	5,961.89
40	08/15/12	6,905.36	51.79	744.53	6,160.83	209.74	6,013.68
41	08/31/12	6,160.83	46.21	750.12	5,410.72	163.53	6,059.89
42	09/15/12	5,410.72	40.58	755.74	4,654.97	122.95	6,100.47
43	09/30/12	4,654.97	34.91	761.41	3,893.57	88.04	6,135.38
44	10/15/12	3,893.57	29.20	767.12	3,126.45	58.84	6,164.59
45	10/31/12	3,126.45	23.45	772.87	2,353.57	35.39	6,188.03
46	11/15/12	2,353.57	17.65	778.67	1,574.90	17.74	6,205.69
47	11/30/12	1,574.90	11.81	784.51	790.39	5.93	6,217.50
48	12/15/12	790.39	5.93	790.39	0.00	0.00	6,223.43
	TOTAL	38,223.43	6,223.43	32,000.00			

Conforme : _____