

Amortization Table :		EDUCATIONAL					
Initial Data							
LOAN DATA		TABLE DATA					
Loan amount:	25,000.00	Table starts at date:	11/30/2010				
Annual interest rate:	18%	or at payment number:	1				
Term in years:	2						
Payments per year:	24						
First payment due:	11/30/2010						
PERIODIC PAYMENT			18%				
semi-monthly Payments	622.13	MANGUBAT, JENNYFER REMIGIO					
CALCULATIONS		INTEGRATED MICROELECTRONICS, INC.					
Use payment of:	622.13	Beginning balance at payment 1:	25,000.00				
1st payment in table: 1		Cumulative interest prior to payment 1:	0.00				
Table							
No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/30/10	25,000.00	187.50	434.63	24,565.37	4,674.55	187.50
2	12/15/10	24,565.37	184.24	437.89	24,127.49	4,490.31	371.74
3	12/31/10	24,127.49	180.96	441.17	23,686.32	4,309.35	552.70
4	01/15/11	23,686.32	177.65	444.48	23,241.84	4,131.71	730.34
5	01/31/11	23,241.84	174.31	447.81	22,794.03	3,957.39	904.66
6	02/15/11	22,794.03	170.96	451.17	22,342.86	3,786.44	1,075.61
7	02/28/11	22,342.86	167.57	454.55	21,888.30	3,618.87	1,243.18
8	03/15/11	21,888.30	164.16	457.96	21,430.34	3,454.70	1,407.35
9	03/31/11	21,430.34	160.73	461.40	20,968.94	3,293.98	1,568.07
10	04/15/11	20,968.94	157.27	464.86	20,504.08	3,136.71	1,725.34
11	04/30/11	20,504.08	153.78	468.35	20,035.74	2,982.93	1,879.12
12	05/15/11	20,035.74	150.27	471.86	19,563.88	2,832.66	2,029.39
13	05/31/11	19,563.88	146.73	475.40	19,088.48	2,685.93	2,176.12
14	06/15/11	19,088.48	143.16	478.96	18,609.52	2,542.77	2,319.28
15	06/30/11	18,609.52	139.57	482.55	18,126.96	2,403.20	2,458.85
16	07/15/11	18,126.96	135.95	486.17	17,640.79	2,267.24	2,594.81
17	07/31/11	17,640.79	132.31	489.82	17,150.97	2,134.94	2,727.11
18	08/15/11	17,150.97	128.63	493.49	16,657.48	2,006.31	2,855.74
19	08/31/11	16,657.48	124.93	497.19	16,160.28	1,881.38	2,980.68
20	09/15/11	16,160.28	121.20	500.92	15,659.36	1,760.17	3,101.88
21	09/30/11	15,659.36	117.45	504.68	15,154.68	1,642.73	3,219.32
22	10/15/11	15,154.68	113.66	508.47	14,646.21	1,529.07	3,332.98
23	10/31/11	14,646.21	109.85	512.28	14,133.93	1,419.22	3,442.83
24	11/15/11	14,133.93	106.00	516.12	13,617.81	1,313.22	3,548.83
25	11/30/11	13,617.81	102.13	519.99	13,097.82	1,211.08	3,650.97
26	12/15/11	13,097.82	98.23	523.89	12,573.92	1,112.85	3,749.20
27	12/31/11	12,573.92	94.30	527.82	12,046.10	1,018.55	3,843.51
28	01/15/12	12,046.10	90.35	531.78	11,514.32	928.20	3,933.85
29	01/31/12	11,514.32	86.36	535.77	10,978.55	841.84	4,020.21
30	02/15/12	10,978.55	82.34	539.79	10,438.77	759.50	4,102.55
31	02/29/12	10,438.77	78.29	543.84	9,894.93	681.21	4,180.84
32	03/15/12	9,894.93	74.21	547.91	9,347.02	607.00	4,255.05
33	03/31/12	9,347.02	70.10	552.02	8,794.99	536.90	4,325.15
34	04/15/12	8,794.99	65.96	556.16	8,238.83	470.94	4,391.12
35	04/30/12	8,238.83	61.79	560.33	7,678.49	409.14	4,452.91
36	05/15/12	7,678.49	57.59	564.54	7,113.96	351.56	4,510.50
37	05/31/12	7,113.96	53.35	568.77	6,545.19	298.20	4,563.85
38	06/15/12	6,545.19	49.09	573.04	5,972.15	249.11	4,612.94
39	06/30/12	5,972.15	44.79	577.33	5,394.81	204.32	4,657.73
40	07/15/12	5,394.81	40.46	581.66	4,813.15	163.86	4,698.19
41	07/31/12	4,813.15	36.10	586.03	4,227.12	127.76	4,734.29
42	08/15/12	4,227.12	31.70	590.42	3,636.70	96.06	4,765.99
43	08/31/12	3,636.70	27.28	594.85	3,041.85	68.78	4,793.27
44	09/15/12	3,041.85	22.81	599.31	2,442.54	45.97	4,816.08
45	09/30/12	2,442.54	18.32	603.81	1,838.73	27.65	4,834.40
46	10/15/12	1,838.73	13.79	608.34	1,230.39	13.86	4,848.19
47	10/31/12	1,230.39	9.23	612.90	617.49	4.63	4,857.42
48	11/15/12	617.49	4.63	617.49	0.00	0.00	4,862.05
	TOTAL	29,862.05	4,862.05	25,000.00			
				Conforme : _____			