

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **15,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/31/2011** **Special Promo**

TABLE DATA

Table starts at date: **7/31/2011**
 or at payment number: **1**

24%

PERIODIC PAYMENT

semi-monthly
 Payments **395.01**

ORUGA, SHIRLEY ONZA
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of: **395.01**
 1st payment in table: **1**

Beginning balance at payment 1: **15,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	07/31/11	15,000.00	150.00	245.01	14,754.99	3,810.36	150.00
2	08/15/11	14,754.99	147.55	247.46	14,507.53	3,662.81	297.55
3	08/31/11	14,507.53	145.08	249.93	14,257.60	3,517.74	442.63
4	09/15/11	14,257.60	142.58	252.43	14,005.17	3,375.16	585.20
5	09/30/11	14,005.17	140.05	254.96	13,750.22	3,235.11	725.25
6	10/15/11	13,750.22	137.50	257.51	13,492.71	3,097.61	862.76
7	10/31/11	13,492.71	134.93	260.08	13,232.63	2,962.68	997.68
8	11/15/11	13,232.63	132.33	262.68	12,969.95	2,830.35	1,130.01
9	11/30/11	12,969.95	129.70	265.31	12,704.64	2,700.65	1,259.71
10	12/15/11	12,704.64	127.05	267.96	12,436.68	2,573.61	1,386.75
11	12/31/11	12,436.68	124.37	270.64	12,166.04	2,449.24	1,511.12
12	01/15/12	12,166.04	121.66	273.35	11,892.69	2,327.58	1,632.78
13	01/31/12	11,892.69	118.93	276.08	11,616.61	2,208.65	1,751.71
14	02/15/12	11,616.61	116.17	278.84	11,337.77	2,092.49	1,867.87
15	02/29/12	11,337.77	113.38	281.63	11,056.14	1,979.11	1,981.25
16	03/15/12	11,056.14	110.56	284.45	10,771.69	1,868.55	2,091.81
17	03/31/12	10,771.69	107.72	287.29	10,484.40	1,760.83	2,199.53
18	04/15/12	10,484.40	104.84	290.16	10,194.24	1,655.99	2,304.37
19	04/30/12	10,194.24	101.94	293.07	9,901.17	1,554.04	2,406.32
20	05/15/12	9,901.17	99.01	296.00	9,605.18	1,455.03	2,505.33
21	05/31/12	9,605.18	96.05	298.96	9,306.22	1,358.98	2,601.38
22	06/15/12	9,306.22	93.06	301.95	9,004.28	1,265.92	2,694.44
23	06/30/12	9,004.28	90.04	304.96	8,699.31	1,175.88	2,784.49
24	07/15/12	8,699.31	86.99	308.01	8,391.30	1,088.88	2,871.48
25	07/31/12	8,391.30	83.91	311.09	8,080.20	1,004.97	2,955.39
26	08/15/12	8,080.20	80.80	314.21	7,766.00	924.17	3,036.19
27	08/31/12	7,766.00	77.66	317.35	7,448.65	846.51	3,113.85
28	09/15/12	7,448.65	74.49	320.52	7,128.13	772.02	3,188.34
29	09/30/12	7,128.13	71.28	323.73	6,804.40	700.74	3,259.62
30	10/15/12	6,804.40	68.04	326.96	6,477.44	632.70	3,327.67
31	10/31/12	6,477.44	64.77	330.23	6,147.21	567.92	3,392.44
32	11/15/12	6,147.21	61.47	333.54	5,813.67	506.45	3,453.91
33	11/30/12	5,813.67	58.14	336.87	5,476.80	448.31	3,512.05
34	12/15/12	5,476.80	54.77	340.24	5,136.56	393.54	3,566.82
35	12/31/12	5,136.56	51.37	343.64	4,792.92	342.18	3,618.18
36	01/15/13	4,792.92	47.93	347.08	4,445.84	294.25	3,666.11
37	01/31/13	4,445.84	44.46	350.55	4,095.29	249.79	3,710.57
38	02/15/13	4,095.29	40.95	354.05	3,741.24	208.84	3,751.52
39	02/28/13	3,741.24	37.41	357.60	3,383.64	171.43	3,788.94
40	03/15/13	3,383.64	33.84	361.17	3,022.47	137.59	3,822.77
41	03/31/13	3,022.47	30.22	364.78	2,657.69	107.37	3,853.00
42	04/15/13	2,657.69	26.58	368.43	2,289.26	80.79	3,879.57
43	04/30/13	2,289.26	22.89	372.11	1,917.14	57.90	3,902.47
44	05/15/13	1,917.14	19.17	375.84	1,541.31	38.72	3,921.64
45	05/31/13	1,541.31	15.41	379.59	1,161.71	23.31	3,937.05
46	06/15/13	1,161.71	11.62	383.39	778.32	11.69	3,948.67
47	06/30/13	778.32	7.78	387.22	391.10	3.91	3,956.45
48	07/15/13	391.10	3.91	391.10	-	0.00	3,960.36
	TOTAL	18,960.36	3,960.36	15,000.00			

Conforme : _____