

# Amortization Table : WEDDING

## Initial Data

### LOAN DATA

Loan amount:	<b>20,000.00</b>
Annual interest rate:	<b>24%</b>
Term in years:	<b>1.5</b>
Payments per year:	<b>24</b>
First payment due:	<b>10/31/2010</b>

### TABLE DATA

Table starts at date:	<b>10/31/2010</b>
or at payment number:	<b>1</b>

### PERIODIC PAYMENT

**24%**

semi-monthly Payments	<b>664.29</b>	<b>MALAPITAN, EVERLY GAPASIN INTEGRATED MICROELECTRONICS, INC.</b>
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### CALCULATIONS

Use payment of:	<b>664.29</b>	Beginning balance at payment 1:	<b>20,000.00</b>
1st payment in table: 1		Cumulative interest prior to payment 1:	<b>0.00</b>

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	10/31/10	20,000.00	200.00	464.29	19,535.71	3,714.30	200.00
2	11/15/10	19,535.71	195.36	468.93	19,066.78	3,518.95	395.36
3	11/30/10	19,066.78	190.67	473.62	18,593.17	3,328.28	586.02
4	12/15/10	18,593.17	185.93	478.35	18,114.81	3,142.35	771.96
5	12/31/10	18,114.81	181.15	483.14	17,631.67	2,961.20	953.10
6	01/15/11	17,631.67	176.32	487.97	17,143.70	2,784.88	1,129.42
7	01/31/11	17,143.70	171.44	492.85	16,650.86	2,613.44	1,300.86
8	02/15/11	16,650.86	166.51	497.78	16,153.08	2,446.94	1,467.37
9	02/28/11	16,153.08	161.53	502.76	15,650.32	2,285.41	1,628.90
10	03/15/11	15,650.32	156.50	507.78	15,142.54	2,128.90	1,785.40
11	03/31/11	15,142.54	151.43	512.86	14,629.68	1,977.48	1,936.83
12	04/15/11	14,629.68	146.30	517.99	14,111.69	1,831.18	2,083.12
13	04/30/11	14,111.69	141.12	523.17	13,588.52	1,690.06	2,224.24
14	05/15/11	13,588.52	135.89	528.40	13,060.12	1,554.18	2,360.13
15	05/31/11	13,060.12	130.60	533.69	12,526.43	1,423.58	2,490.73
16	06/15/11	12,526.43	125.26	539.02	11,987.41	1,298.31	2,615.99
17	06/30/11	11,987.41	119.87	544.41	11,443.00	1,178.44	2,735.86
18	07/15/11	11,443.00	114.43	549.86	10,893.14	1,064.01	2,850.29
19	07/31/11	10,893.14	108.93	555.35	10,337.79	955.08	2,959.23
20	08/15/11	10,337.79	103.38	560.91	9,776.88	851.70	3,062.60
21	08/31/11	9,776.88	97.77	566.52	9,210.36	753.93	3,160.37
22	09/15/11	9,210.36	92.10	572.18	8,638.18	661.83	3,252.48
23	09/30/11	8,638.18	86.38	577.90	8,060.28	575.44	3,338.86
24	10/15/11	8,060.28	80.60	583.68	7,476.59	494.84	3,419.46
25	10/31/11	7,476.59	74.77	589.52	6,887.07	420.08	3,494.23
26	11/15/11	6,887.07	68.87	595.42	6,291.66	351.21	3,563.10
27	11/30/11	6,291.66	62.92	601.37	5,690.29	288.29	3,626.01
28	12/15/11	5,690.29	56.90	607.38	5,082.90	231.39	3,682.92
29	12/31/11	5,082.90	50.83	613.46	4,469.45	180.56	3,733.75
30	01/15/12	4,469.45	44.69	619.59	3,849.86	135.86	3,778.44
31	01/31/12	3,849.86	38.50	625.79	3,224.07	97.36	3,816.94
32	02/15/12	3,224.07	32.24	632.05	2,592.02	65.12	3,849.18
33	02/29/12	2,592.02	25.92	638.37	1,953.66	39.20	3,875.10
34	03/15/12	1,953.66	19.54	644.75	1,308.91	19.67	3,894.64
35	03/31/12	1,308.91	13.09	651.20	657.71	6.58	3,907.73
36	04/15/12	657.71	6.58	657.71	0.00	0.00	3,914.30
	TOTAL	<b>23,914.30</b>	<b>3,914.30</b>	<b>20,000.00</b>			

Conforme : \_\_\_\_\_