

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **45,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **7/31/2011**

### TABLE DATA

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

**24%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **1,185.02**

### CALCULATIONS

Use payment of: **1,185.02**  
 1st payment in table: **1**

**SALVADOR, JOEL AGUILALDO**  
**INTEGRATED MICROELECTRONICS, INC.**

Beginning balance at payment 1: **45,000.00**  
 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	45,000.00	450.00	735.02	44,264.98	11,431.08	450.00
2	08/15/11	44,264.98	442.65	742.37	43,522.60	10,988.43	892.65
3	08/31/11	43,522.60	435.23	749.80	42,772.81	10,553.21	1,327.88
4	09/15/11	42,772.81	427.73	757.29	42,015.51	10,125.48	1,755.60
5	09/30/11	42,015.51	420.16	764.87	41,250.65	9,705.33	2,175.76
6	10/15/11	41,250.65	412.51	772.52	40,478.13	9,292.82	2,588.27
7	10/31/11	40,478.13	404.78	780.24	39,697.89	8,888.04	2,993.05
8	11/15/11	39,697.89	396.98	788.04	38,909.84	8,491.06	3,390.03
9	11/30/11	38,909.84	389.10	795.92	38,113.92	8,101.96	3,779.12
10	12/15/11	38,113.92	381.14	803.88	37,310.04	7,720.82	4,160.26
11	12/31/11	37,310.04	373.10	811.92	36,498.12	7,347.72	4,533.36
12	01/15/12	36,498.12	364.98	820.04	35,678.07	6,982.74	4,898.34
13	01/31/12	35,678.07	356.78	828.24	34,849.83	6,625.96	5,255.13
14	02/15/12	34,849.83	348.50	836.52	34,013.31	6,277.46	5,603.62
15	02/29/12	34,013.31	340.13	844.89	33,168.42	5,937.33	5,943.76
16	03/15/12	33,168.42	331.68	853.34	32,315.08	5,605.64	6,275.44
17	03/31/12	32,315.08	323.15	861.87	31,453.21	5,282.49	6,598.59
18	04/15/12	31,453.21	314.53	870.49	30,582.72	4,967.96	6,913.12
19	04/30/12	30,582.72	305.83	879.20	29,703.52	4,662.13	7,218.95
20	05/15/12	29,703.52	297.04	887.99	28,815.53	4,365.10	7,515.99
21	05/31/12	28,815.53	288.16	896.87	27,918.67	4,076.94	7,804.14
22	06/15/12	27,918.67	279.19	905.84	27,012.83	3,797.76	8,083.33
23	06/30/12	27,012.83	270.13	914.89	26,097.94	3,527.63	8,353.46
24	07/15/12	26,097.94	260.98	924.04	25,173.89	3,266.65	8,614.44
25	07/31/12	25,173.89	251.74	933.28	24,240.61	3,014.91	8,866.18
26	08/15/12	24,240.61	242.41	942.62	23,297.99	2,772.50	9,108.58
27	08/31/12	23,297.99	232.98	952.04	22,345.95	2,539.52	9,341.56
28	09/15/12	22,345.95	223.46	961.56	21,384.39	2,316.06	9,565.02
29	09/30/12	21,384.39	213.84	971.18	20,413.21	2,102.22	9,778.86
30	10/15/12	20,413.21	204.13	980.89	19,432.32	1,898.09	9,983.00
31	10/31/12	19,432.32	194.32	990.70	18,441.62	1,703.76	10,177.32
32	11/15/12	18,441.62	184.42	1,000.61	17,441.01	1,519.35	10,361.74
33	11/30/12	17,441.01	174.41	1,010.61	16,430.40	1,344.94	10,536.15
34	12/15/12	16,430.40	164.30	1,020.72	15,409.68	1,180.63	10,700.45
35	12/31/12	15,409.68	154.10	1,030.93	14,378.76	1,026.54	10,854.55
36	01/15/13	14,378.76	143.79	1,041.24	13,337.52	882.75	10,998.33
37	01/31/13	13,337.52	133.38	1,051.65	12,285.87	749.37	11,131.71
38	02/15/13	12,285.87	122.86	1,062.16	11,223.71	626.52	11,254.57
39	02/28/13	11,223.71	112.24	1,072.79	10,150.92	514.28	11,366.81
40	03/15/13	10,150.92	101.51	1,083.51	9,067.41	412.77	11,468.31
41	03/31/13	9,067.41	90.67	1,094.35	7,973.06	322.10	11,558.99
42	04/15/13	7,973.06	79.73	1,105.29	6,867.77	242.36	11,638.72
43	04/30/13	6,867.77	68.68	1,116.34	5,751.43	173.69	11,707.40
44	05/15/13	5,751.43	57.51	1,127.51	4,623.92	116.17	11,764.91
45	05/31/13	4,623.92	46.24	1,138.78	3,485.13	69.93	11,811.15
46	06/15/13	3,485.13	34.85	1,150.17	2,334.96	35.08	11,846.00
47	06/30/13	2,334.96	23.35	1,161.67	1,173.29	11.73	11,869.35
48	07/15/13	1,173.29	11.73	1,173.29	0.00	0.00	11,881.08
	TOTAL	56,881.08	11,881.08	45,000.00			

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