Amortization Table : WEDDING

Initial Data

LOAN DATA

Loan amount:	**35,000.00**
Annual interest rate:	**24%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**10/15/2011**

TABLE DATA

Table starts at date:	**10/15/2011**
or at payment number:	**1**

24%

PERIODIC PAYMENT

semi-monthly Payments	**921.68**

TAGLE, JOVEL LEGASPI
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**921.68**	Beginning balance at payment 1:	**35,000.00**
1st payment in table:	**1**	Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	10/15/11	35,000.00	350.00	571.68	34,428.32	8,890.84	350.00
2	10/31/11	34,428.32	344.28	577.40	33,850.91	8,546.56	694.28
3	11/15/11	33,850.91	338.51	583.18	33,267.74	8,208.05	1,032.79
4	11/30/11	33,267.74	332.68	589.01	32,678.73	7,875.37	1,365.47
5	12/15/11	32,678.73	326.79	594.90	32,083.84	7,548.59	1,692.26
6	12/31/11	32,083.84	320.84	600.85	31,482.99	7,227.75	2,013.10
7	01/15/12	31,482.99	314.83	606.85	30,876.14	6,912.92	2,327.93
8	01/31/12	30,876.14	308.76	612.92	30,263.21	6,604.16	2,636.69
9	02/15/12	30,263.21	302.63	619.05	29,644.16	6,301.52	2,939.32
10	02/29/12	29,644.16	296.44	625.24	29,018.92	6,005.08	3,235.76
11	03/15/12	29,018.92	290.19	631.50	28,387.42	5,714.89	3,525.95
12	03/31/12	28,387.42	283.87	637.81	27,749.61	5,431.02	3,809.82
13	04/15/12	27,749.61	277.50	644.19	27,105.42	5,153.52	4,087.32
14	04/30/12	27,105.42	271.05	650.63	26,454.79	4,882.47	4,358.37
15	05/15/12	26,454.79	264.55	657.14	25,797.66	4,617.92	4,622.92
16	05/31/12	25,797.66	257.98	663.71	25,133.95	4,359.94	4,880.90
17	06/15/12	25,133.95	251.34	670.34	24,463.61	4,108.61	5,132.24
18	06/30/12	24,463.61	244.64	677.05	23,786.56	3,863.97	5,376.87
19	07/15/12	23,786.56	237.87	683.82	23,102.74	3,626.10	5,614.74
20	07/31/12	23,102.74	231.03	690.66	22,412.08	3,395.08	5,845.77
21	08/15/12	22,412.08	224.12	697.56	21,714.52	3,170.96	6,069.89
22	08/31/12	21,714.52	217.15	704.54	21,009.98	2,953.81	6,287.03
23	09/15/12	21,009.98	210.10	711.58	20,298.40	2,743.71	6,497.13
24	09/30/12	20,298.40	202.98	718.70	19,579.70	2,540.73	6,700.12
25	10/15/12	19,579.70	195.80	725.89	18,853.81	2,344.93	6,895.91
26	10/31/12	18,853.81	188.54	733.15	18,120.66	2,156.39	7,084.45
27	11/15/12	18,120.66	181.21	740.48	17,380.18	1,975.18	7,265.66
28	11/30/12	17,380.18	173.80	747.88	16,632.30	1,801.38	7,439.46
29	12/15/12	16,632.30	166.32	755.36	15,876.94	1,635.06	7,605.78
30	12/31/12	15,876.94	158.77	762.91	15,114.03	1,476.29	7,764.55
31	01/15/13	15,114.03	151.14	770.54	14,343.48	1,325.15	7,915.69
32	01/31/13	14,343.48	143.43	778.25	13,565.23	1,181.72	8,059.13
33	02/15/13	13,565.23	135.65	786.03	12,779.20	1,046.06	8,194.78
34	02/28/13	12,779.20	127.79	793.89	11,985.31	918.27	8,322.57
35	03/15/13	11,985.31	119.85	801.83	11,183.48	798.42	8,442.43
36	03/31/13	11,183.48	111.83	809.85	10,373.63	686.58	8,554.26
37	04/15/13	10,373.63	103.74	817.95	9,555.68	582.85	8,658.00
38	04/30/13	9,555.68	95.56	826.13	8,729.55	487.29	8,753.55
39	05/15/13	8,729.55	87.30	834.39	7,895.16	399.99	8,840.85
40	05/31/13	7,895.16	78.95	842.73	7,052.43	321.04	8,919.80
41	06/15/13	7,052.43	70.52	851.16	6,201.27	250.52	8,990.32
42	06/30/13	6,201.27	62.01	859.67	5,341.60	188.51	9,052.34
43	07/15/13	5,341.60	53.42	868.27	4,473.33	135.09	9,105.75
44	07/31/13	4,473.33	44.73	876.95	3,596.38	90.36	9,150.49
45	08/15/13	3,596.38	35.96	885.72	2,710.66	54.39	9,186.45
46	08/31/13	2,710.66	27.11	894.58	1,816.08	27.29	9,213.56
47	09/15/13	1,816.08	18.16	903.52	912.56	9.13	9,231.72
48	09/30/13	912.56	9.13	912.56	0.00	0.00	9,240.84
	TOTAL	**44,240.84**	**9,240.84**	**35,000.00**			

Conforme : _____