

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **20,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/15/2011**

TABLE DATA

Table starts at date: **7/15/2011**
 or at payment number: **1**

24%

PERIODIC PAYMENT

semi-monthly
 Payments **526.68**

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INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of: **526.68**
 1st payment in table: **1**

Beginning balance at payment 1: **20,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	07/15/11	20,000.00	200.00	326.68	19,673.32	5,080.48	200.00
2	07/31/11	19,673.32	196.73	329.94	19,343.38	4,883.75	396.73
3	08/15/11	19,343.38	193.43	333.24	19,010.14	4,690.31	590.17
4	08/31/11	19,010.14	190.10	336.58	18,673.56	4,500.21	780.27
5	09/15/11	18,673.56	186.74	339.94	18,333.62	4,313.48	967.00
6	09/30/11	18,333.62	183.34	343.34	17,990.28	4,130.14	1,150.34
7	10/15/11	17,990.28	179.90	346.77	17,643.51	3,950.24	1,330.24
8	10/31/11	17,643.51	176.44	350.24	17,293.26	3,773.80	1,506.68
9	11/15/11	17,293.26	172.93	353.74	16,939.52	3,600.87	1,679.61
10	11/30/11	16,939.52	169.40	357.28	16,582.24	3,431.48	1,849.01
11	12/15/11	16,582.24	165.82	360.85	16,221.38	3,265.65	2,014.83
12	12/31/11	16,221.38	162.21	364.46	15,856.92	3,103.44	2,177.04
13	01/15/12	15,856.92	158.57	368.11	15,488.81	2,944.87	2,335.61
14	01/31/12	15,488.81	154.89	371.79	15,117.03	2,789.98	2,490.50
15	02/15/12	15,117.03	151.17	375.51	14,741.52	2,638.81	2,641.67
16	02/29/12	14,741.52	147.42	379.26	14,362.26	2,491.40	2,789.08
17	03/15/12	14,362.26	143.62	383.05	13,979.20	2,347.77	2,932.71
18	03/31/12	13,979.20	139.79	386.88	13,592.32	2,207.98	3,072.50
19	04/15/12	13,592.32	135.92	390.75	13,201.57	2,072.06	3,208.42
20	04/30/12	13,201.57	132.02	394.66	12,806.90	1,940.04	3,340.44
21	05/15/12	12,806.90	128.07	398.61	12,408.30	1,811.97	3,468.51
22	05/31/12	12,408.30	124.08	402.59	12,005.70	1,687.89	3,592.59
23	06/15/12	12,005.70	120.06	406.62	11,599.08	1,567.83	3,712.65
24	06/30/12	11,599.08	115.99	410.69	11,188.40	1,451.84	3,828.64
25	07/15/12	11,188.40	111.88	414.79	10,773.60	1,339.96	3,940.52
26	07/31/12	10,773.60	107.74	418.94	10,354.66	1,232.22	4,048.26
27	08/15/12	10,354.66	103.55	423.13	9,931.53	1,128.68	4,151.80
28	08/31/12	9,931.53	99.32	427.36	9,504.17	1,029.36	4,251.12
29	09/15/12	9,504.17	95.04	431.63	9,072.54	934.32	4,346.16
30	09/30/12	9,072.54	90.73	435.95	8,636.59	843.59	4,436.89
31	10/15/12	8,636.59	86.37	440.31	8,196.28	757.23	4,523.25
32	10/31/12	8,196.28	81.96	444.71	7,751.56	675.27	4,605.22
33	11/15/12	7,751.56	77.52	449.16	7,302.40	597.75	4,682.73
34	11/30/12	7,302.40	73.02	453.65	6,848.75	524.73	4,755.76
35	12/15/12	6,848.75	68.49	458.19	6,390.56	456.24	4,824.24
36	12/31/12	6,390.56	63.91	462.77	5,927.79	392.33	4,888.15
37	01/15/13	5,927.79	59.28	467.40	5,460.39	333.06	4,947.43
38	01/31/13	5,460.39	54.60	472.07	4,988.32	278.45	5,002.03
39	02/15/13	4,988.32	49.88	476.79	4,511.52	228.57	5,051.91
40	02/28/13	4,511.52	45.12	481.56	4,029.96	183.45	5,097.03
41	03/15/13	4,029.96	40.30	486.38	3,543.58	143.15	5,137.33
42	03/31/13	3,543.58	35.44	491.24	3,052.34	107.72	5,172.76
43	04/15/13	3,052.34	30.52	496.15	2,556.19	77.19	5,203.29
44	04/30/13	2,556.19	25.56	501.11	2,055.07	51.63	5,228.85
45	05/15/13	2,055.07	20.55	506.13	1,548.95	31.08	5,249.40
46	05/31/13	1,548.95	15.49	511.19	1,037.76	15.59	5,264.89
47	06/15/13	1,037.76	10.38	516.30	521.46	5.21	5,275.27
48	06/30/13	521.46	5.21	521.46	0.00	0.00	5,280.48
	TOTAL	25,280.48	5,280.48	20,000.00			

Conforme : _____