

Amortization Table : WEDDING

Initial Data

LOAN DATA

Loan amount: **20,000.00**
 Annual interest rate: **24%**
 Term in years: **1**
 Payments per year: **24**
 First payment due: **1/15/2011**

TABLE DATA

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

24%

PERIODIC PAYMENT

semi-monthly
 Payments **941.47**

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INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of: **941.47**
 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	01/15/11	20,000.00	200.00	741.47	19,258.53	2,395.27	200.00
2	01/31/11	19,258.53	192.59	748.88	18,509.65	2,202.68	392.59
3	02/15/11	18,509.65	185.10	756.37	17,753.27	2,017.58	577.68
4	02/28/11	17,753.27	177.53	763.94	16,989.34	1,840.05	755.21
5	03/15/11	16,989.34	169.89	771.58	16,217.76	1,670.16	925.11
6	03/31/11	16,217.76	162.18	779.29	15,438.47	1,507.98	1,087.29
7	04/15/11	15,438.47	154.38	787.08	14,651.38	1,353.60	1,241.67
8	04/30/11	14,651.38	146.51	794.96	13,856.43	1,207.08	1,388.18
9	05/15/11	13,856.43	138.56	802.91	13,053.52	1,068.52	1,526.75
10	05/31/11	13,053.52	130.54	810.93	12,242.59	937.98	1,657.28
11	06/15/11	12,242.59	122.43	819.04	11,423.55	815.56	1,779.71
12	06/30/11	11,423.55	114.24	827.23	10,596.31	701.32	1,893.94
13	07/15/11	10,596.31	105.96	835.51	9,760.81	595.36	1,999.91
14	07/31/11	9,760.81	97.61	843.86	8,916.94	497.75	2,097.52
15	08/15/11	8,916.94	89.17	852.30	8,064.64	408.58	2,186.69
16	08/31/11	8,064.64	80.65	860.82	7,203.82	327.93	2,267.33
17	09/15/11	7,203.82	72.04	869.43	6,334.39	255.90	2,339.37
18	09/30/11	6,334.39	63.34	878.13	5,456.26	192.55	2,402.71
19	10/15/11	5,456.26	54.56	886.91	4,569.36	137.99	2,457.28
20	10/31/11	4,569.36	45.69	895.78	3,673.58	92.30	2,502.97
21	11/15/11	3,673.58	36.74	904.73	2,768.85	55.56	2,539.71
22	11/30/11	2,768.85	27.69	913.78	1,855.07	27.87	2,567.39
23	12/15/11	1,855.07	18.55	922.92	932.15	9.32	2,585.95
24	12/31/11	932.15	9.32	932.15	0.00	0.00	2,595.27
	TOTAL	22,595.27	2,595.27	20,000.00			

Conforme : _____