

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **33,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/30/2010**

TABLE DATA

Table starts at date: **11/30/2010**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **869.02**

24%

CALCULATIONS

Use payment of: **869.02**
 1st payment in table: 1

HONRADO, MARVIN TIBAY
INTEGRATED MICROELECTRONICS, INC.
 Beginning balance at payment 1: **33,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/30/10	33,000.00	330.00	539.02	32,460.98	8,382.80	330.00
2	12/15/10	32,460.98	324.61	544.41	31,916.58	8,058.19	654.61
3	12/31/10	31,916.58	319.17	549.85	31,366.73	7,739.02	973.78
4	01/15/11	31,366.73	313.67	555.35	30,811.38	7,425.35	1,287.44
5	01/31/11	30,811.38	308.11	560.90	30,250.47	7,117.24	1,595.56
6	02/15/11	30,250.47	302.50	566.51	29,683.96	6,814.73	1,898.06
7	02/28/11	29,683.96	296.84	572.18	29,111.78	6,517.89	2,194.90
8	03/15/11	29,111.78	291.12	577.90	28,533.89	6,226.78	2,486.02
9	03/31/11	28,533.89	285.34	583.68	27,950.21	5,941.44	2,771.36
10	04/15/11	27,950.21	279.50	589.51	27,360.69	5,661.94	3,050.86
11	04/30/11	27,360.69	273.61	595.41	26,765.28	5,388.33	3,324.47
12	05/15/11	26,765.28	267.65	601.36	26,163.92	5,120.68	3,592.12
13	05/31/11	26,163.92	261.64	607.38	25,556.54	4,859.04	3,853.76
14	06/15/11	25,556.54	255.57	613.45	24,943.09	4,603.47	4,109.32
15	06/30/11	24,943.09	249.43	619.59	24,323.51	4,354.04	4,358.76
16	07/15/11	24,323.51	243.24	625.78	23,697.73	4,110.81	4,601.99
17	07/31/11	23,697.73	236.98	632.04	23,065.69	3,873.83	4,838.97
18	08/15/11	23,065.69	230.66	638.36	22,427.33	3,643.17	5,069.62
19	08/31/11	22,427.33	224.27	644.74	21,782.58	3,418.90	5,293.90
20	09/15/11	21,782.58	217.83	651.19	21,131.39	3,201.07	5,511.72
21	09/30/11	21,131.39	211.31	657.70	20,473.69	2,989.76	5,723.04
22	10/15/11	20,473.69	204.74	664.28	19,809.41	2,785.02	5,927.77
23	10/31/11	19,809.41	198.09	670.92	19,138.49	2,586.93	6,125.87
24	11/15/11	19,138.49	191.38	677.63	18,460.86	2,395.54	6,317.25
25	11/30/11	18,460.86	184.61	684.41	17,776.45	2,210.93	6,501.86
26	12/15/11	17,776.45	177.76	691.25	17,085.20	2,033.17	6,679.63
27	12/31/11	17,085.20	170.85	698.16	16,387.03	1,862.32	6,850.48
28	01/15/12	16,387.03	163.87	705.15	15,681.88	1,698.45	7,014.35
29	01/31/12	15,681.88	156.82	712.20	14,969.69	1,541.63	7,171.17
30	02/15/12	14,969.69	149.70	719.32	14,250.37	1,391.93	7,320.86
31	02/29/12	14,250.37	142.50	726.51	13,523.85	1,249.43	7,463.37
32	03/15/12	13,523.85	135.24	733.78	12,790.08	1,114.19	7,598.61
33	03/31/12	12,790.08	127.90	741.12	12,048.96	986.29	7,726.51
34	04/15/12	12,048.96	120.49	748.53	11,300.43	865.80	7,847.00
35	04/30/12	11,300.43	113.00	756.01	10,544.42	752.79	7,960.00
36	05/15/12	10,544.42	105.44	763.57	9,780.85	647.35	8,065.45
37	05/31/12	9,780.85	97.81	771.21	9,009.64	549.54	8,163.25
38	06/15/12	9,009.64	90.10	778.92	8,230.72	459.45	8,253.35
39	06/30/12	8,230.72	82.31	786.71	7,444.01	377.14	8,335.66
40	07/15/12	7,444.01	74.44	794.58	6,649.43	302.70	8,410.10
41	07/31/12	6,649.43	66.49	802.52	5,846.91	236.20	8,476.59
42	08/15/12	5,846.91	58.47	810.55	5,036.37	177.73	8,535.06
43	08/31/12	5,036.37	50.36	818.65	4,217.71	127.37	8,585.42
44	09/15/12	4,217.71	42.18	826.84	3,390.87	85.19	8,627.60
45	09/30/12	3,390.87	33.91	835.11	2,555.76	51.28	8,661.51
46	10/15/12	2,555.76	25.56	843.46	1,712.31	25.73	8,687.07
47	10/31/12	1,712.31	17.12	851.89	860.41	8.60	8,704.19
48	11/15/12	860.41	8.60	860.41	0.00	0.00	8,712.80
TOTAL		41,712.80	8,712.80	33,000.00			

Conforme : _____