# Amortization Table : HOSPITALIZATION

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **24,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **2** |
| Payments per year: | **24** |
| First payment due: | **11/15/2011** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **11/15/2011** |
| or at payment number: | **1** |

**18%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **597.24** |

**CORTEZ, RACHELLE DONATO**
**INTEGRATED MICROELECTRONICS, INC.**

**CALCULATIONS**

| | | | |
|---|---|---|---|
| Use payment of: | **597.24** | Beginning balance at payment 1: | **24,000.00** |
| 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 | 11/15/11 | 24,000.00 | 180.00 | 417.24 | 23,582.76 | 4,487.57 | 180.00 |
| 2 | 11/30/11 | 23,582.76 | 176.87 | 420.37 | 23,162.39 | 4,310.70 | 356.87 |
| 3 | 12/15/11 | 23,162.39 | 173.72 | 423.52 | 22,738.87 | 4,136.98 | 530.59 |
| 4 | 12/31/11 | 22,738.87 | 170.54 | 426.70 | 22,312.17 | 3,966.44 | 701.13 |
| 5 | 01/15/12 | 22,312.17 | 167.34 | 429.90 | 21,882.27 | 3,799.10 | 868.47 |
| 6 | 01/31/12 | 21,882.27 | 164.12 | 433.12 | 21,449.14 | 3,634.98 | 1,032.59 |
| 7 | 02/15/12 | 21,449.14 | 160.87 | 436.37 | 21,012.77 | 3,474.11 | 1,193.46 |
| 8 | 02/29/12 | 21,012.77 | 157.60 | 439.65 | 20,573.12 | 3,316.52 | 1,351.05 |
| 9 | 03/15/12 | 20,573.12 | 154.30 | 442.94 | 20,130.18 | 3,162.22 | 1,505.35 |
| 10 | 03/31/12 | 20,130.18 | 150.98 | 446.26 | 19,683.92 | 3,011.24 | 1,656.33 |
| 11 | 04/15/12 | 19,683.92 | 147.63 | 449.61 | 19,234.31 | 2,863.61 | 1,803.96 |
| 12 | 04/30/12 | 19,234.31 | 144.26 | 452.98 | 18,781.32 | 2,719.35 | 1,948.21 |
| 13 | 05/15/12 | 18,781.32 | 140.86 | 456.38 | 18,324.94 | 2,578.49 | 2,089.07 |
| 14 | 05/31/12 | 18,324.94 | 137.44 | 459.80 | 17,865.14 | 2,441.06 | 2,226.51 |
| 15 | 06/15/12 | 17,865.14 | 133.99 | 463.25 | 17,401.88 | 2,307.07 | 2,360.50 |
| 16 | 06/30/12 | 17,401.88 | 130.51 | 466.73 | 16,935.16 | 2,176.56 | 2,491.01 |
| 17 | 07/15/12 | 16,935.16 | 127.01 | 470.23 | 16,464.93 | 2,049.54 | 2,618.03 |
| 18 | 07/31/12 | 16,464.93 | 123.49 | 473.75 | 15,991.18 | 1,926.05 | 2,741.51 |
| 19 | 08/15/12 | 15,991.18 | 119.93 | 477.31 | 15,513.87 | 1,806.12 | 2,861.45 |
| 20 | 08/31/12 | 15,513.87 | 116.35 | 480.89 | 15,032.98 | 1,689.77 | 2,977.80 |
| 21 | 09/15/12 | 15,032.98 | 112.75 | 484.49 | 14,548.49 | 1,577.02 | 3,090.55 |
| 22 | 09/30/12 | 14,548.49 | 109.11 | 488.13 | 14,060.36 | 1,467.91 | 3,199.66 |
| 23 | 10/15/12 | 14,060.36 | 105.45 | 491.79 | 13,568.57 | 1,362.45 | 3,305.12 |
| 24 | 10/31/12 | 13,568.57 | 101.76 | 495.48 | 13,073.10 | 1,260.69 | 3,406.88 |
| 25 | 11/15/12 | 13,073.10 | 98.05 | 499.19 | 12,573.90 | 1,162.64 | 3,504.93 |
| 26 | 11/30/12 | 12,573.90 | 94.30 | 502.94 | 12,070.97 | 1,068.34 | 3,599.23 |
| 27 | 12/15/12 | 12,070.97 | 90.53 | 506.71 | 11,564.26 | 977.80 | 3,689.77 |
| 28 | 12/31/12 | 11,564.26 | 86.73 | 510.51 | 11,053.75 | 891.07 | 3,776.50 |
| 29 | 01/15/13 | 11,053.75 | 82.90 | 514.34 | 10,539.41 | 808.17 | 3,859.40 |
| 30 | 01/31/13 | 10,539.41 | 79.05 | 518.20 | 10,021.22 | 729.12 | 3,938.45 |
| 31 | 02/15/13 | 10,021.22 | 75.16 | 522.08 | 9,499.13 | 653.96 | 4,013.60 |
| 32 | 02/28/13 | 9,499.13 | 71.24 | 526.00 | 8,973.14 | 582.72 | 4,084.85 |
| 33 | 03/15/13 | 8,973.14 | 67.30 | 529.94 | 8,443.19 | 515.42 | 4,152.15 |
| 34 | 03/31/13 | 8,443.19 | 63.32 | 533.92 | 7,909.28 | 452.10 | 4,215.47 |
| 35 | 04/15/13 | 7,909.28 | 59.32 | 537.92 | 7,371.35 | 392.78 | 4,274.79 |
| 36 | 04/30/13 | 7,371.35 | 55.29 | 541.96 | 6,829.40 | 337.49 | 4,330.08 |
| 37 | 05/15/13 | 6,829.40 | 51.22 | 546.02 | 6,283.38 | 286.27 | 4,381.30 |
| 38 | 05/31/13 | 6,283.38 | 47.13 | 550.12 | 5,733.26 | 239.15 | 4,428.42 |
| 39 | 06/15/13 | 5,733.26 | 43.00 | 554.24 | 5,179.02 | 196.15 | 4,471.42 |
| 40 | 06/30/13 | 5,179.02 | 38.84 | 558.40 | 4,620.62 | 157.31 | 4,510.26 |
| 41 | 07/15/13 | 4,620.62 | 34.65 | 562.59 | 4,058.04 | 122.65 | 4,544.92 |
| 42 | 07/31/13 | 4,058.04 | 30.44 | 566.81 | 3,491.23 | 92.22 | 4,575.35 |
| 43 | 08/15/13 | 3,491.23 | 26.18 | 571.06 | 2,920.17 | 66.03 | 4,601.54 |
| 44 | 08/31/13 | 2,920.17 | 21.90 | 575.34 | 2,344.83 | 44.13 | 4,623.44 |
| 45 | 09/15/13 | 2,344.83 | 17.59 | 579.65 | 1,765.18 | 26.54 | 4,641.03 |
| 46 | 09/30/13 | 1,765.18 | 13.24 | 584.00 | 1,181.18 | 13.30 | 4,654.26 |
| 47 | 10/15/13 | 1,181.18 | 8.86 | 588.38 | 592.80 | 4.45 | 4,663.12 |
| 48 | 10/31/13 | 592.80 | 4.45 | 592.80 | - | 0.00 | 4,667.57 |
| | TOTAL | **28,667.57** | **4,667.57** | **24,000.00** | | | |

Conforme : _____