Amortization Table : WEDDING

Initial Data

LOAN DATA

Loan amount:	**30,000.00**
Annual interest rate:	**24%**
Term in years:	**2**
Payments per year:	**24**
First payment due:	**7/15/2012**

TABLE DATA

Table starts at date:	**7/15/2012**
or at payment number:	**1**

24%

PERIODIC PAYMENT

semi-monthly Payments	**790.02**

Emp.No: 48010833

RAZON, MARIA CRISTINA DOMAGSANG
INTEGRATED MICROELECTRONICS, INC.

CALCULATIONS

Use payment of:	**790.02**	Beginning balance at payment 1:	**30,000.00**
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	07/15/12	30,000.00	300.00	490.02	29,509.98	7,620.72	300.00
2	07/31/12	29,509.98	295.10	494.92	29,015.07	7,325.62	595.10
3	08/15/12	29,015.07	290.15	499.86	28,515.21	7,035.47	885.25
4	08/31/12	28,515.21	285.15	504.86	28,010.34	6,750.32	1,170.40
5	09/15/12	28,010.34	280.10	509.91	27,500.43	6,470.22	1,450.51
6	09/30/12	27,500.43	275.00	515.01	26,985.42	6,195.21	1,725.51
7	10/15/12	26,985.42	269.85	520.16	26,465.26	5,925.36	1,995.36
8	10/31/12	26,465.26	264.65	525.36	25,939.90	5,660.71	2,260.02
9	11/15/12	25,939.90	259.40	530.62	25,409.28	5,401.31	2,519.42
10	11/30/12	25,409.28	254.09	535.92	24,873.36	5,147.21	2,773.51
11	12/15/12	24,873.36	248.73	541.28	24,332.08	4,898.48	3,022.24
12	12/31/12	24,332.08	243.32	546.69	23,785.38	4,655.16	3,265.56
13	01/15/13	23,785.38	237.85	552.16	23,233.22	4,417.31	3,503.42
14	01/31/13	23,233.22	232.33	557.68	22,675.54	4,184.97	3,735.75
15	02/15/13	22,675.54	226.76	563.26	22,112.28	3,958.22	3,962.50
16	02/28/13	22,112.28	221.12	568.89	21,543.39	3,737.10	4,183.63
17	03/15/13	21,543.39	215.43	574.58	20,968.81	3,521.66	4,399.06
18	03/31/13	20,968.81	209.69	580.33	20,388.48	3,311.97	4,608.75
19	04/15/13	20,388.48	203.88	586.13	19,802.35	3,108.09	4,812.63
20	04/30/13	19,802.35	198.02	591.99	19,210.36	2,910.07	5,010.66
21	05/15/13	19,210.36	192.10	597.91	18,612.44	2,717.96	5,202.76
22	05/31/13	18,612.44	186.12	603.89	18,008.55	2,531.84	5,388.89
23	06/15/13	18,008.55	180.09	609.93	17,398.62	2,351.75	5,568.97
24	06/30/13	17,398.62	173.99	616.03	16,782.60	2,177.77	5,742.96
25	07/15/13	16,782.60	167.83	622.19	16,160.41	2,009.94	5,910.78
26	07/31/13	16,160.41	161.60	628.41	15,532.00	1,848.34	6,072.39
27	08/15/13	15,532.00	155.32	634.70	14,897.30	1,693.02	6,227.71
28	08/31/13	14,897.30	148.97	641.04	14,256.26	1,544.04	6,376.68
29	09/15/13	14,256.26	142.56	647.45	13,608.81	1,401.48	6,519.24
30	09/30/13	13,608.81	136.09	653.93	12,954.88	1,265.39	6,655.33
31	10/15/13	12,954.88	129.55	660.47	12,294.41	1,135.84	6,784.88
32	10/31/13	12,294.41	122.94	667.07	11,627.34	1,012.90	6,907.82
33	11/15/13	11,627.34	116.27	673.74	10,953.60	896.63	7,024.10
34	11/30/13	10,953.60	109.54	680.48	10,273.12	787.09	7,133.63
35	12/15/13	10,273.12	102.73	687.28	9,585.84	684.36	7,236.36
36	12/31/13	9,585.84	95.86	694.16	8,891.68	588.50	7,332.22
37	01/15/14	8,891.68	88.92	701.10	8,190.58	499.58	7,421.14
38	01/31/14	8,190.58	81.91	708.11	7,482.47	417.68	7,503.05
39	02/15/14	7,482.47	74.82	715.19	6,767.28	342.85	7,577.87
40	02/28/14	6,767.28	67.67	722.34	6,044.94	275.18	7,645.54
41	03/15/14	6,044.94	60.45	729.57	5,315.38	214.73	7,705.99
42	03/31/14	5,315.38	53.15	736.86	4,578.51	161.58	7,759.15
43	04/15/14	4,578.51	45.79	744.23	3,834.28	115.79	7,804.93
44	04/30/14	3,834.28	38.34	751.67	3,082.61	77.45	7,843.27
45	05/15/14	3,082.61	30.83	759.19	2,323.42	46.62	7,874.10
46	05/31/14	2,323.42	23.23	766.78	1,556.64	23.39	7,897.33
47	06/15/14	1,556.64	15.57	774.45	782.19	7.82	7,912.90
48	06/30/14	782.19	7.82	782.19	-	0.00	7,920.72
	TOTAL	**37,920.72**	**7,920.72**	**30,000.00**			

Conforme : _____