

# Amortization Table :

# TRAVEL

## Initial Data

### LOAN DATA

Loan amount: **115,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/30/2012**

### TABLE DATA

Table starts at date: **11/30/2012**  
 or at payment number: **1**

**24%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **3,028.39**

**ZOTOMAYOR, MA. CHIARA L.  
 HRMALL INC.**

### CALCULATIONS

Use payment of: **3,028.39**  
 1st payment in table: **1**

Beginning balance at payment 1: **115,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/30/12	115,000.00	1,150.00	1,878.39	113,121.61	29,212.77	1,150.00
2	12/15/12	113,121.61	1,131.22	1,897.17	111,224.43	28,081.56	2,281.22
3	12/31/12	111,224.43	1,112.24	1,916.15	109,308.29	26,969.31	3,393.46
4	01/15/13	109,308.29	1,093.08	1,935.31	107,372.98	25,876.23	4,486.54
5	01/31/13	107,372.98	1,073.73	1,954.66	105,418.32	24,802.50	5,560.27
6	02/15/13	105,418.32	1,054.18	1,974.21	103,444.11	23,748.32	6,614.46
7	02/28/13	103,444.11	1,034.44	1,993.95	101,450.16	22,713.87	7,648.90
8	03/15/13	101,450.16	1,014.50	2,013.89	99,436.27	21,699.37	8,663.40
9	03/31/13	99,436.27	994.36	2,034.03	97,402.24	20,705.01	9,657.76
10	04/15/13	97,402.24	974.02	2,054.37	95,347.87	19,730.99	10,631.78
11	04/30/13	95,347.87	953.48	2,074.91	93,272.96	18,777.51	11,585.26
12	05/15/13	93,272.96	932.73	2,095.66	91,177.30	17,844.78	12,517.99
13	05/31/13	91,177.30	911.77	2,116.62	89,060.68	16,933.01	13,429.77
14	06/15/13	89,060.68	890.61	2,137.78	86,922.90	16,042.40	14,320.37
15	06/30/13	86,922.90	869.23	2,159.16	84,763.74	15,173.17	15,189.60
16	07/15/13	84,763.74	847.64	2,180.75	82,582.98	14,325.53	16,037.24
17	07/31/13	82,582.98	825.83	2,202.56	80,380.42	13,499.70	16,863.07
18	08/15/13	80,380.42	803.80	2,224.59	78,155.83	12,695.90	17,666.87
19	08/31/13	78,155.83	781.56	2,246.83	75,909.00	11,914.34	18,448.43
20	09/15/13	75,909.00	759.09	2,269.30	73,639.70	11,155.25	19,207.52
21	09/30/13	73,639.70	736.40	2,291.99	71,347.71	10,418.85	19,943.92
22	10/15/13	71,347.71	713.48	2,314.91	69,032.79	9,705.38	20,657.39
23	10/31/13	69,032.79	690.33	2,338.06	66,694.73	9,015.05	21,347.72
24	11/15/13	66,694.73	666.95	2,361.44	64,333.28	8,348.10	22,014.67
25	11/30/13	64,333.28	643.33	2,385.06	61,948.23	7,704.77	22,658.00
26	12/15/13	61,948.23	619.48	2,408.91	59,539.32	7,085.29	23,277.49
27	12/31/13	59,539.32	595.39	2,433.00	57,106.32	6,489.89	23,872.88
28	01/15/14	57,106.32	571.06	2,457.33	54,648.99	5,918.83	24,443.94
29	01/31/14	54,648.99	546.49	2,481.90	52,167.09	5,372.34	24,990.43
30	02/15/14	52,167.09	521.67	2,506.72	49,660.37	4,850.67	25,512.10
31	02/28/14	49,660.37	496.60	2,531.79	47,128.58	4,354.07	26,008.71
32	03/15/14	47,128.58	471.29	2,557.11	44,571.48	3,882.78	26,479.99
33	03/31/14	44,571.48	445.71	2,582.68	41,988.80	3,437.06	26,925.71
34	04/15/14	41,988.80	419.89	2,608.50	39,380.30	3,017.18	27,345.59
35	04/30/14	39,380.30	393.80	2,634.59	36,745.71	2,623.37	27,739.40
36	05/15/14	36,745.71	367.46	2,660.93	34,084.78	2,255.92	28,106.85
37	05/31/14	34,084.78	340.85	2,687.54	31,397.23	1,915.07	28,447.70
38	06/15/14	31,397.23	313.97	2,714.42	28,682.81	1,601.10	28,761.67
39	06/30/14	28,682.81	286.83	2,741.56	25,941.25	1,314.27	29,048.50
40	07/15/14	25,941.25	259.41	2,768.98	23,172.27	1,054.86	29,307.92
41	07/31/14	23,172.27	231.72	2,796.67	20,375.60	823.13	29,539.64
42	08/15/14	20,375.60	203.76	2,824.64	17,550.97	619.38	29,743.39
43	08/31/14	17,550.97	175.51	2,852.88	14,698.09	443.87	29,918.90
44	09/15/14	14,698.09	146.98	2,881.41	11,816.68	296.89	30,065.88
45	09/30/14	11,816.68	118.17	2,910.22	8,906.45	178.72	30,184.05
46	10/15/14	8,906.45	89.06	2,939.33	5,967.13	89.66	30,273.12
47	10/31/14	5,967.13	59.67	2,968.72	2,998.41	29.98	30,332.79
48	11/15/14	2,998.41	29.98	2,998.41	0.00	0.00	30,362.77
TOTAL		145,362.77	30,362.77	115,000.00			

Conforme : \_\_\_\_\_