

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **71,000.00**
Annual interest rate: **24%**
Term in years: **2**
Payments per year: **24**
First payment due: **3/15/2011**

TABLE DATA

Table starts at date: **3/15/2011**
or at payment number: **1**

PERIODIC PAYMENT

24%

semi-monthly

Payments **1,869.70****ZANLEE GLORIA G. SANTIAGO**

CALCULATIONS

BPI

Use payment of: **1,869.70**
1st payment in table: 1

Beginning balance at payment 1: **71,000.00**
Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Outstanding Balance | | | Cumulative Interest |
|-----|--------------|-------------------|----------|---------------------|-----------|-----------|---------------------|
| | | | | Principal | Principal | Interest | |
| 1 | 03/15/11 | 71,000.00 | 710.00 | 1,159.70 | 69,840.30 | 18,035.71 | 710.00 |
| 2 | 03/31/11 | 69,840.30 | 698.40 | 1,171.30 | 68,669.00 | 17,337.31 | 1,408.40 |
| 3 | 04/15/11 | 68,669.00 | 686.69 | 1,183.01 | 67,485.99 | 16,650.62 | 2,095.09 |
| 4 | 04/30/11 | 67,485.99 | 674.86 | 1,194.84 | 66,291.14 | 15,975.76 | 2,769.95 |
| 5 | 05/15/11 | 66,291.14 | 662.91 | 1,206.79 | 65,084.35 | 15,312.85 | 3,432.86 |
| 6 | 05/31/11 | 65,084.35 | 650.84 | 1,218.86 | 63,865.49 | 14,662.00 | 4,083.71 |
| 7 | 06/15/11 | 63,865.49 | 638.65 | 1,231.05 | 62,634.45 | 14,023.35 | 4,722.36 |
| 8 | 06/30/11 | 62,634.45 | 626.34 | 1,243.36 | 61,391.09 | 13,397.00 | 5,348.71 |
| 9 | 07/15/11 | 61,391.09 | 613.91 | 1,255.79 | 60,135.30 | 12,783.09 | 5,962.62 |
| 10 | 07/31/11 | 60,135.30 | 601.35 | 1,268.35 | 58,866.95 | 12,181.74 | 6,563.97 |
| 11 | 08/15/11 | 58,866.95 | 588.67 | 1,281.03 | 57,585.92 | 11,593.07 | 7,152.64 |
| 12 | 08/31/11 | 57,585.92 | 575.86 | 1,293.84 | 56,292.07 | 11,017.21 | 7,728.50 |
| 13 | 09/15/11 | 56,292.07 | 562.92 | 1,306.78 | 54,985.29 | 10,454.29 | 8,291.42 |
| 14 | 09/30/11 | 54,985.29 | 549.85 | 1,319.85 | 53,665.44 | 9,904.44 | 8,841.27 |
| 15 | 10/15/11 | 53,665.44 | 536.65 | 1,333.05 | 52,332.39 | 9,367.78 | 9,377.93 |
| 16 | 10/31/11 | 52,332.39 | 523.32 | 1,346.38 | 50,986.01 | 8,844.46 | 9,901.25 |
| 17 | 11/15/11 | 50,986.01 | 509.86 | 1,359.84 | 49,626.17 | 8,334.60 | 10,411.11 |
| 18 | 11/30/11 | 49,626.17 | 496.26 | 1,373.44 | 48,252.73 | 7,838.34 | 10,907.37 |
| 19 | 12/15/11 | 48,252.73 | 482.53 | 1,387.17 | 46,865.56 | 7,355.81 | 11,389.90 |
| 20 | 12/31/11 | 46,865.56 | 468.66 | 1,401.05 | 45,464.51 | 6,887.15 | 11,858.56 |
| 21 | 01/15/12 | 45,464.51 | 454.65 | 1,415.06 | 44,049.45 | 6,432.51 | 12,313.20 |
| 22 | 01/31/12 | 44,049.45 | 440.49 | 1,429.21 | 42,620.25 | 5,992.02 | 12,753.70 |
| 23 | 02/15/12 | 42,620.25 | 426.20 | 1,443.50 | 41,176.75 | 5,565.81 | 13,179.90 |
| 24 | 02/29/12 | 41,176.75 | 411.77 | 1,457.93 | 39,718.81 | 5,154.05 | 13,591.67 |

| | | | | | | | |
|----|----------|-----------|-----------|-----------|-----------|----------|-----------|
| 25 | 03/15/12 | 39,718.81 | 397.19 | 1,472.51 | 38,246.30 | 4,756.86 | 13,988.85 |
| 26 | 03/31/12 | 38,246.30 | 382.46 | 1,487.24 | 36,759.06 | 4,374.39 | 14,371.32 |
| 27 | 04/15/12 | 36,759.06 | 367.59 | 1,502.11 | 35,256.95 | 4,006.80 | 14,738.91 |
| 28 | 04/30/12 | 35,256.95 | 352.57 | 1,517.13 | 33,739.81 | 3,654.23 | 15,091.48 |
| 29 | 05/15/12 | 33,739.81 | 337.40 | 1,532.30 | 32,207.51 | 3,316.84 | 15,428.88 |
| 30 | 05/31/12 | 32,207.51 | 322.08 | 1,547.63 | 30,659.88 | 2,994.76 | 15,750.95 |
| 31 | 06/15/12 | 30,659.88 | 306.60 | 1,563.10 | 29,096.78 | 2,688.16 | 16,057.55 |
| 32 | 06/30/12 | 29,096.78 | 290.97 | 1,578.73 | 27,518.04 | 2,397.19 | 16,348.52 |
| 33 | 07/15/12 | 27,518.04 | 275.18 | 1,594.52 | 25,923.52 | 2,122.01 | 16,623.70 |
| 34 | 07/31/12 | 25,923.52 | 259.24 | 1,610.47 | 24,313.05 | 1,862.78 | 16,882.93 |
| 35 | 08/15/12 | 24,313.05 | 243.13 | 1,626.57 | 22,686.48 | 1,619.65 | 17,126.06 |
| 36 | 08/31/12 | 22,686.48 | 226.86 | 1,642.84 | 21,043.64 | 1,392.78 | 17,352.93 |
| 37 | 09/15/12 | 21,043.64 | 210.44 | 1,659.27 | 19,384.38 | 1,182.35 | 17,563.36 |
| 38 | 09/30/12 | 19,384.38 | 193.84 | 1,675.86 | 17,708.52 | 988.50 | 17,757.21 |
| 39 | 10/15/12 | 17,708.52 | 177.09 | 1,692.62 | 16,015.90 | 811.42 | 17,934.29 |
| 40 | 10/31/12 | 16,015.90 | 160.16 | 1,709.54 | 14,306.36 | 651.26 | 18,094.45 |
| 41 | 11/15/12 | 14,306.36 | 143.06 | 1,726.64 | 12,579.72 | 508.20 | 18,237.52 |
| 42 | 11/30/12 | 12,579.72 | 125.80 | 1,743.91 | 10,835.82 | 382.40 | 18,363.31 |
| 43 | 12/15/12 | 10,835.82 | 108.36 | 1,761.34 | 9,074.47 | 274.04 | 18,471.67 |
| 44 | 12/31/12 | 9,074.47 | 90.74 | 1,778.96 | 7,295.51 | 183.30 | 18,562.42 |
| 45 | 01/15/13 | 7,295.51 | 72.96 | 1,796.75 | 5,498.77 | 110.34 | 18,635.37 |
| 46 | 01/31/13 | 5,498.77 | 54.99 | 1,814.71 | 3,684.05 | 55.35 | 18,690.36 |
| 47 | 02/15/13 | 3,684.05 | 36.84 | 1,832.86 | 1,851.19 | 18.51 | 18,727.20 |
| 48 | 02/28/13 | 1,851.19 | 18.51 | 1,851.19 | 0.00 | 0.00 | 18,745.71 |
| | TOTAL | 89,745.71 | 18,745.71 | 71,000.00 | | | |

Conforme : _____