

# Amortization Table :

# WEDDING

## Initial Data

### LOAN DATA

Loan amount: **143,000.00**  
 Annual interest rate: **24%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **2/29/2012**

### TABLE DATA

Table starts at date: **2/29/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

0000165556

**24%**

semi-monthly  
 Payments **3,765.74**

**VISTE, RODERICK B  
 BPI**

### CALCULATIONS

Use payment of: **3,765.74**  
 1st payment in table: 1

Beginning balance at payment 1: **143,000.00**  
 Cumulative interest prior to payment 1: **0.00**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	02/29/12	143,000.00	1,430.00	2,335.74	140,664.26	1,430.00
2	03/15/12	140,664.26	1,406.64	2,359.10	138,305.17	2,836.64
3	03/31/12	138,305.17	1,383.05	2,382.69	135,922.48	4,219.69
4	04/15/12	135,922.48	1,359.22	2,406.51	133,515.97	5,578.92
5	04/30/12	133,515.97	1,335.16	2,430.58	131,085.39	6,914.08
6	05/15/12	131,085.39	1,310.85	2,454.88	128,630.50	8,224.93
7	05/31/12	128,630.50	1,286.31	2,479.43	126,151.07	9,511.24
8	06/15/12	126,151.07	1,261.51	2,504.23	123,646.84	10,772.75
9	06/30/12	123,646.84	1,236.47	2,529.27	121,117.57	12,009.22
10	07/15/12	121,117.57	1,211.18	2,554.56	118,563.01	13,220.39
11	07/31/12	118,563.01	1,185.63	2,580.11	115,982.90	14,406.02
12	08/15/12	115,982.90	1,159.83	2,605.91	113,376.99	15,565.85
13	08/31/12	113,376.99	1,133.77	2,631.97	110,745.02	16,699.62
14	09/15/12	110,745.02	1,107.45	2,658.29	108,086.73	17,807.07
15	09/30/12	108,086.73	1,080.87	2,684.87	105,401.86	18,887.94
16	10/15/12	105,401.86	1,054.02	2,711.72	102,690.14	19,941.96
17	10/31/12	102,690.14	1,026.90	2,738.84	99,951.31	20,968.86
18	11/15/12	99,951.31	999.51	2,766.23	97,185.08	21,968.37
19	11/30/12	97,185.08	971.85	2,793.89	94,391.19	22,940.22
20	12/15/12	94,391.19	943.91	2,821.83	91,569.37	23,884.13
21	12/31/12	91,569.37	915.69	2,850.04	88,719.32	24,799.83
22	01/15/13	88,719.32	887.19	2,878.55	85,840.78	25,687.02
23	01/31/13	85,840.78	858.41	2,907.33	82,933.44	26,545.43
24	02/15/13	82,933.44	829.33	2,936.40	79,997.04	27,374.76
25	02/28/13	79,997.04	799.97	2,965.77	77,031.27	28,174.73
26	03/15/13	77,031.27	770.31	2,995.43	74,035.85	28,945.05
27	03/31/13	74,035.85	740.36	3,025.38	71,010.47	29,685.41
28	04/15/13	71,010.47	710.10	3,055.63	67,954.83	30,395.51
29	04/30/13	67,954.83	679.55	3,086.19	64,868.64	31,075.06
30	05/15/13	64,868.64	648.69	3,117.05	61,751.59	31,723.74
31	05/31/13	61,751.59	617.52	3,148.22	58,603.37	32,341.26
32	06/15/13	58,603.37	586.03	3,179.70	55,423.66	32,927.29
33	06/30/13	55,423.66	554.24	3,211.50	52,212.16	33,481.53
34	07/15/13	52,212.16	522.12	3,243.62	48,968.54	34,003.65
35	07/31/13	48,968.54	489.69	3,276.05	45,692.49	34,493.34
36	08/15/13	45,692.49	456.92	3,308.81	42,383.68	34,950.26
37	08/31/13	42,383.68	423.84	3,341.90	39,041.78	35,374.10
38	09/15/13	39,041.78	390.42	3,375.32	35,666.46	35,764.52
39	09/30/13	35,666.46	356.66	3,409.07	32,257.38	36,121.18
40	10/15/13	32,257.38	322.57	3,443.16	28,814.22	36,443.76
41	10/31/13	28,814.22	288.14	3,477.60	25,336.62	36,731.90
42	11/15/13	25,336.62	253.37	3,512.37	21,824.25	36,985.26
43	11/30/13	21,824.25	218.24	3,547.50	18,276.75	37,203.51
44	12/15/13	18,276.75	182.77	3,582.97	14,693.78	37,386.27
45	12/31/13	14,693.78	146.94	3,618.80	11,074.98	37,533.21
46	01/15/14	11,074.98	110.75	3,654.99	7,419.99	37,643.96
47	01/31/14	7,419.99	74.20	3,691.54	3,728.45	37,718.16
48	02/15/14	3,728.45	37.28	3,728.45	0.00	37,755.45
<b>TOTAL</b>		<b>180,755.45</b>	<b>37,755.45</b>	<b>143,000.00</b>		

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