

# Amortization Table :

# SPECIAL EMER.

## Initial Data

### LOAN DATA

Loan amount: **25,000.00**  
 Annual interest rate: **5%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/15/2012**

### TABLE DATA

Table starts at date: **12/15/2012**  
 or at payment number: **1**

### PERIODIC PAYMENT

### SPECIAL PROMO

**5%**

semi-monthly  
 Payments **547.85**

Emp.No: 0000162803

**MOSCOSO, CATHERINE L**  
**BPI**

### CALCULATIONS

Use payment of: **547.85**  
 1st payment in table: 1

Beginning balance at payment 1: **25,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/15/12	25,000.00	52.08	495.77	24,504.23	1,244.76	52.08
2	12/31/12	24,504.23	51.05	496.80	24,007.43	1,193.71	103.13
3	01/15/13	24,007.43	50.02	497.84	23,509.60	1,143.69	153.15
4	01/31/13	23,509.60	48.98	498.87	23,010.72	1,094.71	202.13
5	02/15/13	23,010.72	47.94	499.91	22,510.81	1,046.77	250.07
6	02/28/13	22,510.81	46.90	500.95	22,009.86	999.88	296.96
7	03/15/13	22,009.86	45.85	502.00	21,507.86	954.02	342.82
8	03/31/13	21,507.86	44.81	503.04	21,004.82	909.21	387.63
9	04/15/13	21,004.82	43.76	504.09	20,500.73	865.45	431.39
10	04/30/13	20,500.73	42.71	505.14	19,995.59	822.74	474.10
11	05/15/13	19,995.59	41.66	506.19	19,489.39	781.09	515.75
12	05/31/13	19,489.39	40.60	507.25	18,982.15	740.48	556.36
13	06/15/13	18,982.15	39.55	508.30	18,473.84	700.94	595.90
14	06/30/13	18,473.84	38.49	509.36	17,964.48	662.45	634.39
15	07/15/13	17,964.48	37.43	510.42	17,454.05	625.03	671.82
16	07/31/13	17,454.05	36.36	511.49	16,942.56	588.66	708.18
17	08/15/13	16,942.56	35.30	512.55	16,430.01	553.37	743.48
18	08/31/13	16,430.01	34.23	513.62	15,916.39	519.14	777.70
19	09/15/13	15,916.39	33.16	514.69	15,401.70	485.98	810.86
20	09/30/13	15,401.70	32.09	515.76	14,885.93	453.89	842.95
21	10/15/13	14,885.93	31.01	516.84	14,369.09	422.88	873.96
22	10/31/13	14,369.09	29.94	517.92	13,851.18	392.94	903.90
23	11/15/13	13,851.18	28.86	518.99	13,332.19	364.09	932.76
24	11/30/13	13,332.19	27.78	520.08	12,812.11	336.31	960.53
25	12/15/13	12,812.11	26.69	521.16	12,290.95	309.62	987.22
26	12/31/13	12,290.95	25.61	522.24	11,768.71	284.01	1,012.83
27	01/15/14	11,768.71	24.52	523.33	11,245.37	259.49	1,037.35
28	01/31/14	11,245.37	23.43	524.42	10,720.95	236.07	1,060.77
29	02/15/14	10,720.95	22.34	525.52	10,195.44	213.73	1,083.11
30	02/28/14	10,195.44	21.24	526.61	9,668.82	192.49	1,104.35
31	03/15/14	9,668.82	20.14	527.71	9,141.12	172.35	1,124.49
32	03/31/14	9,141.12	19.04	528.81	8,612.31	153.30	1,143.54
33	04/15/14	8,612.31	17.94	529.91	8,082.40	135.36	1,161.48
34	04/30/14	8,082.40	16.84	531.01	7,551.39	118.52	1,178.32
35	05/15/14	7,551.39	15.73	532.12	7,019.27	102.79	1,194.05
36	05/31/14	7,019.27	14.62	533.23	6,486.04	88.17	1,208.67
37	06/15/14	6,486.04	13.51	534.34	5,951.70	74.65	1,222.19
38	06/30/14	5,951.70	12.40	535.45	5,416.25	62.25	1,234.59
39	07/15/14	5,416.25	11.28	536.57	4,879.69	50.97	1,245.87
40	07/31/14	4,879.69	10.17	537.68	4,342.00	40.81	1,256.04
41	08/15/14	4,342.00	9.05	538.81	3,803.20	31.76	1,265.08
42	08/31/14	3,803.20	7.92	539.93	3,263.27	23.84	1,273.00
43	09/15/14	3,263.27	6.80	541.05	2,722.22	17.04	1,279.80
44	09/30/14	2,722.22	5.67	542.18	2,180.04	11.37	1,285.47
45	10/15/14	2,180.04	4.54	543.31	1,636.73	6.82	1,290.02
46	10/31/14	1,636.73	3.41	544.44	1,092.29	3.41	1,293.43
47	11/15/14	1,092.29	2.28	545.58	546.71	1.14	1,295.70
48	11/30/14	546.71	1.14	546.71	0.00	0.00	1,296.84
	TOTAL	26,296.84	1,296.84	25,000.00			

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