

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **82,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **4/30/2012**

TABLE DATA

Table starts at date: **4/30/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000163766

18%

semi-monthly
 Payments **2,040.57**

**ALFONSO, LITA E
 BPI**

CALCULATIONS

Use payment of: **2,040.57**
 1st payment in table: 1

Beginning balance at payment 1: **82,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Outstanding Balance | | Cumulative Interest |
|-----|--------------|-------------------|------------------|---------------------|-----------|---------------------|
| | | | | Principal | Interest | |
| 1 | 04/30/12 | 82,000.00 | 615.00 | 1,425.57 | 80,574.43 | 15,332.53 |
| 2 | 05/15/12 | 80,574.43 | 604.31 | 1,436.27 | 79,138.16 | 14,728.22 |
| 3 | 05/31/12 | 79,138.16 | 593.54 | 1,447.04 | 77,691.12 | 14,134.68 |
| 4 | 06/15/12 | 77,691.12 | 582.68 | 1,457.89 | 76,233.23 | 13,552.00 |
| 5 | 06/30/12 | 76,233.23 | 571.75 | 1,468.82 | 74,764.41 | 12,980.25 |
| 6 | 07/15/12 | 74,764.41 | 560.73 | 1,479.84 | 73,284.57 | 12,419.52 |
| 7 | 07/31/12 | 73,284.57 | 549.63 | 1,490.94 | 71,793.63 | 11,869.88 |
| 8 | 08/15/12 | 71,793.63 | 538.45 | 1,502.12 | 70,291.51 | 11,331.43 |
| 9 | 08/31/12 | 70,291.51 | 527.19 | 1,513.39 | 68,778.12 | 10,804.24 |
| 10 | 09/15/12 | 68,778.12 | 515.84 | 1,524.74 | 67,253.38 | 10,288.41 |
| 11 | 09/30/12 | 67,253.38 | 504.40 | 1,536.17 | 65,717.21 | 9,784.01 |
| 12 | 10/15/12 | 65,717.21 | 492.88 | 1,547.69 | 64,169.52 | 9,291.13 |
| 13 | 10/31/12 | 64,169.52 | 481.27 | 1,559.30 | 62,610.21 | 8,809.86 |
| 14 | 11/15/12 | 62,610.21 | 469.58 | 1,571.00 | 61,039.22 | 8,340.28 |
| 15 | 11/30/12 | 61,039.22 | 457.79 | 1,582.78 | 59,456.44 | 7,882.49 |
| 16 | 12/15/12 | 59,456.44 | 445.92 | 1,594.65 | 57,861.79 | 7,436.56 |
| 17 | 12/31/12 | 57,861.79 | 433.96 | 1,606.61 | 56,255.18 | 7,002.60 |
| 18 | 01/15/13 | 56,255.18 | 421.91 | 1,618.66 | 54,636.52 | 6,580.69 |
| 19 | 01/31/13 | 54,636.52 | 409.77 | 1,630.80 | 53,005.72 | 6,170.91 |
| 20 | 02/15/13 | 53,005.72 | 397.54 | 1,643.03 | 51,362.69 | 5,773.37 |
| 21 | 02/28/13 | 51,362.69 | 385.22 | 1,655.35 | 49,707.33 | 5,388.15 |
| 22 | 03/15/13 | 49,707.33 | 372.81 | 1,667.77 | 48,039.57 | 5,015.34 |
| 23 | 03/31/13 | 48,039.57 | 360.30 | 1,680.28 | 46,359.29 | 4,655.05 |
| 24 | 04/15/13 | 46,359.29 | 347.69 | 1,692.88 | 44,666.41 | 4,307.35 |
| 25 | 04/30/13 | 44,666.41 | 335.00 | 1,705.58 | 42,960.84 | 3,972.35 |
| 26 | 05/15/13 | 42,960.84 | 322.21 | 1,718.37 | 41,242.47 | 3,650.15 |
| 27 | 05/31/13 | 41,242.47 | 309.32 | 1,731.25 | 39,511.21 | 3,340.83 |
| 28 | 06/15/13 | 39,511.21 | 296.33 | 1,744.24 | 37,766.97 | 3,044.50 |
| 29 | 06/30/13 | 37,766.97 | 283.25 | 1,757.32 | 36,009.65 | 2,761.24 |
| 30 | 07/15/13 | 36,009.65 | 270.07 | 1,770.50 | 34,239.15 | 2,491.17 |
| 31 | 07/31/13 | 34,239.15 | 256.79 | 1,783.78 | 32,455.37 | 2,234.38 |
| 32 | 08/15/13 | 32,455.37 | 243.42 | 1,797.16 | 30,658.21 | 1,990.96 |
| 33 | 08/31/13 | 30,658.21 | 229.94 | 1,810.64 | 28,847.58 | 1,761.03 |
| 34 | 09/15/13 | 28,847.58 | 216.36 | 1,824.22 | 27,023.36 | 1,544.67 |
| 35 | 09/30/13 | 27,023.36 | 202.68 | 1,837.90 | 25,185.46 | 1,341.99 |
| 36 | 10/15/13 | 25,185.46 | 188.89 | 1,851.68 | 23,333.78 | 1,153.10 |
| 37 | 10/31/13 | 23,333.78 | 175.00 | 1,865.57 | 21,468.21 | 978.10 |
| 38 | 11/15/13 | 21,468.21 | 161.01 | 1,879.56 | 19,588.65 | 817.09 |
| 39 | 11/30/13 | 19,588.65 | 146.91 | 1,893.66 | 17,694.99 | 670.17 |
| 40 | 12/15/13 | 17,694.99 | 132.71 | 1,907.86 | 15,787.13 | 537.46 |
| 41 | 12/31/13 | 15,787.13 | 118.40 | 1,922.17 | 13,864.96 | 419.06 |
| 42 | 01/15/14 | 13,864.96 | 103.99 | 1,936.59 | 11,928.37 | 315.07 |
| 43 | 01/31/14 | 11,928.37 | 89.46 | 1,951.11 | 9,977.26 | 225.61 |
| 44 | 02/15/14 | 9,977.26 | 74.83 | 1,965.74 | 8,011.52 | 150.78 |
| 45 | 02/28/14 | 8,011.52 | 60.09 | 1,980.49 | 6,031.03 | 90.69 |
| 46 | 03/15/14 | 6,031.03 | 45.23 | 1,995.34 | 4,035.69 | 45.46 |
| 47 | 03/31/14 | 4,035.69 | 30.27 | 2,010.31 | 2,025.38 | 15.19 |
| 48 | 04/15/14 | 2,025.38 | 15.19 | 2,025.38 | - | 0.00 |
| | TOTAL | 97,947.53 | 15,947.53 | 82,000.00 | | |

Conforme : _____