

Amortization Table :

HOSPITALIZATION

Initial Data

LOAN DATA

Loan amount: **11,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **7/15/2012**

TABLE DATA

Table starts at date: **7/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000163575

18%

semi-monthly
 Payments **273.74**

**GAGAR, SHERYL M
 BPI**

CALCULATIONS

Use payment of: **273.74**
 1st payment in table: 1

Beginning balance at payment 1: **11,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	07/15/12	11,000.00	82.50	191.24	10,808.76	2,056.80
2	07/31/12	10,808.76	81.07	192.67	10,616.09	1,975.74
3	08/15/12	10,616.09	79.62	194.11	10,421.98	1,896.12
4	08/31/12	10,421.98	78.16	195.57	10,226.41	1,817.95
5	09/15/12	10,226.41	76.70	197.04	10,029.37	1,741.25
6	09/30/12	10,029.37	75.22	198.52	9,830.86	1,666.03
7	10/15/12	9,830.86	73.73	200.00	9,630.85	1,592.30
8	10/31/12	9,630.85	72.23	201.50	9,429.35	1,520.07
9	11/15/12	9,429.35	70.72	203.02	9,226.33	1,449.35
10	11/30/12	9,226.33	69.20	204.54	9,021.80	1,380.15
11	12/15/12	9,021.80	67.66	206.07	8,815.72	1,312.49
12	12/31/12	8,815.72	66.12	207.62	8,608.11	1,246.37
13	01/15/13	8,608.11	64.56	209.17	8,398.93	1,181.81
14	01/31/13	8,398.93	62.99	210.74	8,188.19	1,118.82
15	02/15/13	8,188.19	61.41	212.32	7,975.86	1,057.41
16	02/28/13	7,975.86	59.82	213.92	7,761.95	997.59
17	03/15/13	7,761.95	58.21	215.52	7,546.43	939.37
18	03/31/13	7,546.43	56.60	217.14	7,329.29	882.77
19	04/15/13	7,329.29	54.97	218.77	7,110.52	827.81
20	04/30/13	7,110.52	53.33	220.41	6,890.12	774.48
21	05/15/13	6,890.12	51.68	222.06	6,668.06	722.80
22	05/31/13	6,668.06	50.01	223.73	6,444.33	672.79
23	06/15/13	6,444.33	48.33	225.40	6,218.93	624.46
24	06/30/13	6,218.93	46.64	227.09	5,991.84	577.82
25	07/15/13	5,991.84	44.94	228.80	5,763.04	532.88
26	07/31/13	5,763.04	43.22	230.51	5,532.53	489.65
27	08/15/13	5,532.53	41.49	232.24	5,300.28	448.16
28	08/31/13	5,300.28	39.75	233.98	5,066.30	408.41
29	09/15/13	5,066.30	38.00	235.74	4,830.56	370.41
30	09/30/13	4,830.56	36.23	237.51	4,593.06	334.18
31	10/15/13	4,593.06	34.45	239.29	4,353.77	299.73
32	10/31/13	4,353.77	32.65	241.08	4,112.69	267.08
33	11/15/13	4,112.69	30.85	242.89	3,869.80	236.24
34	11/30/13	3,869.80	29.02	244.71	3,625.08	207.21
35	12/15/13	3,625.08	27.19	246.55	3,378.54	180.02
36	12/31/13	3,378.54	25.34	248.40	3,130.14	154.68
37	01/15/14	3,130.14	23.48	250.26	2,879.88	131.21
38	01/31/14	2,879.88	21.60	252.14	2,627.75	109.61
39	02/15/14	2,627.75	19.71	254.03	2,373.72	89.90
40	02/28/14	2,373.72	17.80	255.93	2,117.79	72.10
41	03/15/14	2,117.79	15.88	257.85	1,859.93	56.21
42	03/31/14	1,859.93	13.95	259.79	1,600.15	42.27
43	04/15/14	1,600.15	12.00	261.73	1,338.41	30.26
44	04/30/14	1,338.41	10.04	263.70	1,074.72	20.23
45	05/15/14	1,074.72	8.06	265.68	809.04	12.17
46	05/31/14	809.04	6.07	267.67	541.37	6.10
47	06/15/14	541.37	4.06	269.68	271.70	2.04
48	06/30/14	271.70	2.04	271.70	-	0.00
	TOTAL	13,139.30	2,139.30	11,000.00		

Conforme : _____