

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **50,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **3/31/2012**

TABLE DATA

Table starts at date: **3/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000166312

18%

semi-monthly
 Payments **1,244.25**

MARTINEZ, AUBREY D
BPI

CALCULATIONS

Use payment of: **1,244.25**
 1st payment in table: 1

Beginning balance at payment 1: **50,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	03/31/12	50,000.00	375.00	869.25	49,130.75	9,349.10
2	04/15/12	49,130.75	368.48	875.77	48,254.98	8,980.62
3	04/30/12	48,254.98	361.91	882.34	47,372.64	8,618.71
4	05/15/12	47,372.64	355.29	888.96	46,483.68	8,263.41
5	05/31/12	46,483.68	348.63	895.62	45,588.05	7,914.79
6	06/15/12	45,588.05	341.91	902.34	44,685.71	7,572.88
7	06/30/12	44,685.71	335.14	909.11	43,776.60	7,237.73
8	07/15/12	43,776.60	328.32	915.93	42,860.68	6,909.41
9	07/31/12	42,860.68	321.46	922.80	41,937.88	6,587.95
10	08/15/12	41,937.88	314.53	929.72	41,008.16	6,273.42
11	08/31/12	41,008.16	307.56	936.69	40,071.47	5,965.86
12	09/15/12	40,071.47	300.54	943.72	39,127.75	5,665.32
13	09/30/12	39,127.75	293.46	950.79	38,176.96	5,371.86
14	10/15/12	38,176.96	286.33	957.92	37,219.04	5,085.54
15	10/31/12	37,219.04	279.14	965.11	36,253.93	4,806.39
16	11/15/12	36,253.93	271.90	972.35	35,281.58	4,534.49
17	11/30/12	35,281.58	264.61	979.64	34,301.94	4,269.88
18	12/15/12	34,301.94	257.26	986.99	33,314.95	4,012.61
19	12/31/12	33,314.95	249.86	994.39	32,320.56	3,762.75
20	01/15/13	32,320.56	242.40	1,001.85	31,318.71	3,520.35
21	01/31/13	31,318.71	234.89	1,009.36	30,309.35	3,285.46
22	02/15/13	30,309.35	227.32	1,016.93	29,292.42	3,058.14
23	02/28/13	29,292.42	219.69	1,024.56	28,267.86	2,838.44
24	03/15/13	28,267.86	212.01	1,032.24	27,235.62	2,626.43
25	03/31/13	27,235.62	204.27	1,039.98	26,195.63	2,422.17
26	04/15/13	26,195.63	196.47	1,047.78	25,147.85	2,225.70
27	04/30/13	25,147.85	188.61	1,055.64	24,092.20	2,037.09
28	05/15/13	24,092.20	180.69	1,063.56	23,028.64	1,856.40
29	05/31/13	23,028.64	172.71	1,071.54	21,957.11	1,683.68
30	06/15/13	21,957.11	164.68	1,079.57	20,877.53	1,519.01
31	06/30/13	20,877.53	156.58	1,087.67	19,789.86	1,362.43
32	07/15/13	19,789.86	148.42	1,095.83	18,694.03	1,214.00
33	07/31/13	18,694.03	140.21	1,104.05	17,589.99	1,073.80
34	08/15/13	17,589.99	131.92	1,112.33	16,477.66	941.87
35	08/31/13	16,477.66	123.58	1,120.67	15,356.99	818.29
36	09/15/13	15,356.99	115.18	1,129.07	14,227.91	703.11
37	09/30/13	14,227.91	106.71	1,137.54	13,090.37	596.40
38	10/15/13	13,090.37	98.18	1,146.07	11,944.30	498.22
39	10/31/13	11,944.30	89.58	1,154.67	10,789.63	408.64
40	11/15/13	10,789.63	80.92	1,163.33	9,626.30	327.72
41	11/30/13	9,626.30	72.20	1,172.05	8,454.24	255.52
42	12/15/13	8,454.24	63.41	1,180.85	7,273.40	192.12
43	12/31/13	7,273.40	54.55	1,189.70	6,083.70	137.56
44	01/15/14	6,083.70	45.63	1,198.62	4,885.07	91.94
45	01/31/14	4,885.07	36.64	1,207.61	3,677.46	55.30
46	02/15/14	3,677.46	27.58	1,216.67	2,460.79	27.72
47	02/28/14	2,460.79	18.46	1,225.80	1,234.99	9.26
48	03/15/14	1,234.99	9.26	1,234.99	-	0.00
	TOTAL	59,724.10	9,724.10	50,000.00		

Conforme : _____