

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **73,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/31/2012**

TABLE DATA

Table starts at date: **8/31/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000165973

18%

semi-monthly
 Payments **1,816.61**

**ANGELES, MICHELLE P
 BPI**

CALCULATIONS

Use payment of: **1,816.61**
 1st payment in table: **1**

Beginning balance at payment 1: **73,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance		Cumulative Interest
				Principal	Interest	
1	08/31/12	73,000.00	547.50	1,269.11	71,730.89	13,649.69
2	09/15/12	71,730.89	537.98	1,278.63	70,452.27	13,111.71
3	09/30/12	70,452.27	528.39	1,288.22	69,164.05	12,583.31
4	10/15/12	69,164.05	518.73	1,297.88	67,866.17	12,064.58
5	10/31/12	67,866.17	509.00	1,307.61	66,558.56	11,555.59
6	11/15/12	66,558.56	499.19	1,317.42	65,241.14	11,056.40
7	11/30/12	65,241.14	489.31	1,327.30	63,913.84	10,567.09
8	12/15/12	63,913.84	479.35	1,337.25	62,576.59	10,087.74
9	12/31/12	62,576.59	469.32	1,347.28	61,229.30	9,618.41
10	01/15/13	61,229.30	459.22	1,357.39	59,871.92	9,159.19
11	01/31/13	59,871.92	449.04	1,367.57	58,504.35	8,710.15
12	02/15/13	58,504.35	438.78	1,377.83	57,126.52	8,271.37
13	02/28/13	57,126.52	428.45	1,388.16	55,738.36	7,842.92
14	03/15/13	55,738.36	418.04	1,398.57	54,339.79	7,424.88
15	03/31/13	54,339.79	407.55	1,409.06	52,930.73	7,017.34
16	04/15/13	52,930.73	396.98	1,419.63	51,511.10	6,620.35
17	04/30/13	51,511.10	386.33	1,430.27	50,080.83	6,234.02
18	05/15/13	50,080.83	375.61	1,441.00	48,639.83	5,858.42
19	05/31/13	48,639.83	364.80	1,451.81	47,188.02	5,493.62
20	06/15/13	47,188.02	353.91	1,462.70	45,725.32	5,139.71
21	06/30/13	45,725.32	342.94	1,473.67	44,251.65	4,796.77
22	07/15/13	44,251.65	331.89	1,484.72	42,766.93	4,464.88
23	07/31/13	42,766.93	320.75	1,495.86	41,271.08	4,144.13
24	08/15/13	41,271.08	309.53	1,507.08	39,764.00	3,834.59
25	08/31/13	39,764.00	298.23	1,518.38	38,245.62	3,536.36
26	09/15/13	38,245.62	286.84	1,529.77	36,715.86	3,249.52
27	09/30/13	36,715.86	275.37	1,541.24	35,174.62	2,974.15
28	10/15/13	35,174.62	263.81	1,552.80	33,621.82	2,710.34
29	10/31/13	33,621.82	252.16	1,564.44	32,057.37	2,458.18
30	11/15/13	32,057.37	240.43	1,576.18	30,481.20	2,217.75
31	11/30/13	30,481.20	228.61	1,588.00	28,893.20	1,989.14
32	12/15/13	28,893.20	216.70	1,599.91	27,293.29	1,772.44
33	12/31/13	27,293.29	204.70	1,611.91	25,681.38	1,567.74
34	01/15/14	25,681.38	192.61	1,624.00	24,057.38	1,375.13
35	01/31/14	24,057.38	180.43	1,636.18	22,421.20	1,194.70
36	02/15/14	22,421.20	168.16	1,648.45	20,772.75	1,026.54
37	02/28/14	20,772.75	155.80	1,660.81	19,111.94	870.75
38	03/15/14	19,111.94	143.34	1,673.27	17,438.67	727.41
39	03/31/14	17,438.67	130.79	1,685.82	15,752.86	596.62
40	04/15/14	15,752.86	118.15	1,698.46	14,054.39	478.47
41	04/30/14	14,054.39	105.41	1,711.20	12,343.19	373.06
42	05/15/14	12,343.19	92.57	1,724.03	10,619.16	280.49
43	05/31/14	10,619.16	79.64	1,736.96	8,882.20	200.84
44	06/15/14	8,882.20	66.62	1,749.99	7,132.20	134.23
45	06/30/14	7,132.20	53.49	1,763.12	5,369.09	80.74
46	07/15/14	5,369.09	40.27	1,776.34	3,592.75	40.47
47	07/31/14	3,592.75	26.95	1,789.66	1,803.08	13.52
48	08/15/14	1,803.08	13.52	1,803.08	0.00	0.00
	TOTAL	87,197.19	14,197.19	73,000.00		

Conforme : _____