

Amortization Table : WEDDING

Initial Data

LOAN DATA

Loan amount: **61,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **1/15/2011**

TABLE DATA

Table starts at date: **1/15/2011**
 or at payment number: **1**

PERIODIC PAYMENT

24%

semi-monthly

Payments **1,606.36**

LADY KAREN D. RAMOS

CALCULATIONS

BPI

Use payment of: **1,606.36** Beginning balance at payment 1: **61,000.00**
 1st payment in table: 1 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	01/15/11	61,000.00	610.00	996.36	60,003.64	15,495.47	610.00
2	01/31/11	60,003.64	600.04	1,006.33	58,997.31	14,895.43	1,210.04
3	02/15/11	58,997.31	589.97	1,016.39	57,980.92	14,305.46	1,800.01
4	02/28/11	57,980.92	579.81	1,026.55	56,954.36	13,725.65	2,379.82
5	03/15/11	56,954.36	569.54	1,036.82	55,917.54	13,156.11	2,949.36
6	03/31/11	55,917.54	559.18	1,047.19	54,870.35	12,596.93	3,508.54
7	04/15/11	54,870.35	548.70	1,057.66	53,812.69	12,048.23	4,057.24
8	04/30/11	53,812.69	538.13	1,068.24	52,744.46	11,510.10	4,595.37
9	05/15/11	52,744.46	527.44	1,078.92	51,665.54	10,982.66	5,122.81
10	05/31/11	51,665.54	516.66	1,089.71	50,575.83	10,466.00	5,639.47
11	06/15/11	50,575.83	505.76	1,100.61	49,475.22	9,960.24	6,145.23
12	06/30/11	49,475.22	494.75	1,111.61	48,363.61	9,465.49	6,639.98
13	07/15/11	48,363.61	483.64	1,122.73	47,240.88	8,981.86	7,123.61
14	07/31/11	47,240.88	472.41	1,133.96	46,106.93	8,509.45	7,596.02
15	08/15/11	46,106.93	461.07	1,145.29	44,961.63	8,048.38	8,057.09
16	08/31/11	44,961.63	449.62	1,156.75	43,804.89	7,598.76	8,506.71
17	09/15/11	43,804.89	438.05	1,168.32	42,636.57	7,160.71	8,944.76
18	09/30/11	42,636.57	426.37	1,180.00	41,456.57	6,734.35	9,371.12
19	10/15/11	41,456.57	414.57	1,191.80	40,264.77	6,319.78	9,785.69
20	10/31/11	40,264.77	402.65	1,203.72	39,061.06	5,917.13	10,188.34
21	11/15/11	39,061.06	390.61	1,215.75	37,845.30	5,526.52	10,578.95
22	11/30/11	37,845.30	378.45	1,227.91	36,617.39	5,148.07	10,957.40
23	12/15/11	36,617.39	366.17	1,240.19	35,377.20	4,781.90	11,323.57
24	12/31/11	35,377.20	353.77	1,252.59	34,124.61	4,428.12	11,677.35
25	01/15/12	34,124.61	341.25	1,265.12	32,859.49	4,086.88	12,018.59

26	01/31/12	32,859.49	328.59	1,277.77	31,581.72	3,758.28	12,347.19
27	02/15/12	31,581.72	315.82	1,290.55	30,291.18	3,442.47	12,663.01
28	02/29/12	30,291.18	302.91	1,303.45	28,987.73	3,139.55	12,965.92
29	03/15/12	28,987.73	289.88	1,316.49	27,671.24	2,849.68	13,255.79
30	03/31/12	27,671.24	276.71	1,329.65	26,341.59	2,572.96	13,532.51
31	04/15/12	26,341.59	263.42	1,342.95	24,998.64	2,309.55	13,795.92
32	04/30/12	24,998.64	249.99	1,356.38	23,642.26	2,059.56	14,045.91
33	05/15/12	23,642.26	236.42	1,369.94	22,272.32	1,823.14	14,282.33
34	05/31/12	22,272.32	222.72	1,383.64	20,888.68	1,600.42	14,505.05
35	06/15/12	20,888.68	208.89	1,397.48	19,491.20	1,391.53	14,713.94
36	06/30/12	19,491.20	194.91	1,411.45	18,079.75	1,196.62	14,908.85
37	07/15/12	18,079.75	180.80	1,425.57	16,654.18	1,015.82	15,089.65
38	07/31/12	16,654.18	166.54	1,439.82	15,214.36	849.28	15,256.19
39	08/15/12	15,214.36	152.14	1,454.22	13,760.14	697.13	15,408.34
40	08/31/12	13,760.14	137.60	1,468.76	12,291.38	559.53	15,545.94
41	09/15/12	12,291.38	122.91	1,483.45	10,807.93	436.62	15,668.85
42	09/30/12	10,807.93	108.08	1,498.28	9,309.64	328.54	15,776.93
43	10/15/12	9,309.64	93.10	1,513.27	7,796.38	235.44	15,870.03
44	10/31/12	7,796.38	77.96	1,528.40	6,267.98	157.48	15,947.99
45	11/15/12	6,267.98	62.68	1,543.68	4,724.29	94.80	16,010.67
46	11/30/12	4,724.29	47.24	1,559.12	3,165.17	47.56	16,057.91
47	12/15/12	3,165.17	31.65	1,574.71	1,590.46	15.90	16,089.57
48	12/31/12	1,590.46	15.90	1,590.46	0.00	0.00	16,105.47
	TOTAL	77,105.47	16,105.47	61,000.00			

Conforme : _____