

Amortization Table :

WEDDING

Initial Data

LOAN DATA

Loan amount: **70,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **5/31/2011**

TABLE DATA

Table starts at date: **5/31/2011**
 or at payment number: **1**

24%

PERIODIC PAYMENT

semi-monthly
 Payments **1,843.37**

CHRISTINE ROSE R. CHUA
BPI

CALCULATIONS

Use payment of: **1,843.37**
 1st payment in table: **1**

Beginning balance at payment 1: **70,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-------|--------------|-------------------|------------------|------------------|---------------------|-----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 05/31/11 | 70,000.00 | 700.00 | 1,143.37 | 68,856.63 | 17,781.69 | 700.00 |
| 2 | 06/15/11 | 68,856.63 | 688.57 | 1,154.80 | 67,701.83 | 17,093.12 | 1,388.57 |
| 3 | 06/30/11 | 67,701.83 | 677.02 | 1,166.35 | 66,535.48 | 16,416.10 | 2,065.58 |
| 4 | 07/15/11 | 66,535.48 | 665.35 | 1,178.01 | 65,357.47 | 15,750.75 | 2,730.94 |
| 5 | 07/31/11 | 65,357.47 | 653.57 | 1,189.79 | 64,167.67 | 15,097.17 | 3,384.51 |
| 6 | 08/15/11 | 64,167.67 | 641.68 | 1,201.69 | 62,965.98 | 14,455.50 | 4,026.19 |
| 7 | 08/31/11 | 62,965.98 | 629.66 | 1,213.71 | 61,752.27 | 13,825.84 | 4,655.85 |
| 8 | 09/15/11 | 61,752.27 | 617.52 | 1,225.85 | 60,526.43 | 13,208.31 | 5,273.37 |
| 9 | 09/30/11 | 60,526.43 | 605.26 | 1,238.10 | 59,288.32 | 12,603.05 | 5,878.64 |
| 10 | 10/15/11 | 59,288.32 | 592.88 | 1,250.49 | 58,037.84 | 12,010.17 | 6,471.52 |
| 11 | 10/31/11 | 58,037.84 | 580.38 | 1,262.99 | 56,774.85 | 11,429.79 | 7,051.90 |
| 12 | 11/15/11 | 56,774.85 | 567.75 | 1,275.62 | 55,499.23 | 10,862.04 | 7,619.65 |
| 13 | 11/30/11 | 55,499.23 | 554.99 | 1,288.38 | 54,210.85 | 10,307.05 | 8,174.64 |
| 14 | 12/15/11 | 54,210.85 | 542.11 | 1,301.26 | 52,909.59 | 9,764.94 | 8,716.75 |
| 15 | 12/31/11 | 52,909.59 | 529.10 | 1,314.27 | 51,595.32 | 9,235.84 | 9,245.84 |
| 16 | 01/15/12 | 51,595.32 | 515.95 | 1,327.42 | 50,267.90 | 8,719.89 | 9,761.80 |
| 17 | 01/31/12 | 50,267.90 | 502.68 | 1,340.69 | 48,927.21 | 8,217.21 | 10,264.48 |
| 18 | 02/15/12 | 48,927.21 | 489.27 | 1,354.10 | 47,573.12 | 7,727.94 | 10,753.75 |
| 19 | 02/29/12 | 47,573.12 | 475.73 | 1,367.64 | 46,205.48 | 7,252.21 | 11,229.48 |
| 20 | 03/15/12 | 46,205.48 | 462.05 | 1,381.31 | 44,824.16 | 6,790.15 | 11,691.53 |
| 21 | 03/31/12 | 44,824.16 | 448.24 | 1,395.13 | 43,429.04 | 6,341.91 | 12,139.78 |
| 22 | 04/15/12 | 43,429.04 | 434.29 | 1,409.08 | 42,019.96 | 5,907.62 | 12,574.07 |
| 23 | 04/30/12 | 42,019.96 | 420.20 | 1,423.17 | 40,596.79 | 5,487.42 | 12,994.27 |
| 24 | 05/15/12 | 40,596.79 | 405.97 | 1,437.40 | 39,159.39 | 5,081.45 | 13,400.23 |
| 25 | 05/31/12 | 39,159.39 | 391.59 | 1,451.77 | 37,707.62 | 4,689.86 | 13,791.83 |
| 26 | 06/15/12 | 37,707.62 | 377.08 | 1,466.29 | 36,241.32 | 4,312.78 | 14,168.90 |
| 27 | 06/30/12 | 36,241.32 | 362.41 | 1,480.96 | 34,760.37 | 3,950.37 | 14,531.32 |
| 28 | 07/15/12 | 34,760.37 | 347.60 | 1,495.76 | 33,264.60 | 3,602.77 | 14,878.92 |
| 29 | 07/31/12 | 33,264.60 | 332.65 | 1,510.72 | 31,753.88 | 3,270.12 | 15,211.57 |
| 30 | 08/15/12 | 31,753.88 | 317.54 | 1,525.83 | 30,228.05 | 2,952.58 | 15,529.11 |
| 31 | 08/31/12 | 30,228.05 | 302.28 | 1,541.09 | 28,686.96 | 2,650.30 | 15,831.39 |
| 32 | 09/15/12 | 28,686.96 | 286.87 | 1,556.50 | 27,130.46 | 2,363.43 | 16,118.26 |
| 33 | 09/30/12 | 27,130.46 | 271.30 | 1,572.06 | 25,558.40 | 2,092.13 | 16,389.56 |
| 34 | 10/15/12 | 25,558.40 | 255.58 | 1,587.78 | 23,970.62 | 1,836.54 | 16,645.14 |
| 35 | 10/31/12 | 23,970.62 | 239.71 | 1,603.66 | 22,366.95 | 1,596.84 | 16,884.85 |
| 36 | 11/15/12 | 22,366.95 | 223.67 | 1,619.70 | 20,747.26 | 1,373.17 | 17,108.52 |
| 37 | 11/30/12 | 20,747.26 | 207.47 | 1,635.90 | 19,111.36 | 1,165.69 | 17,315.99 |
| 38 | 12/15/12 | 19,111.36 | 191.11 | 1,652.25 | 17,459.10 | 974.58 | 17,507.11 |
| 39 | 12/31/12 | 17,459.10 | 174.59 | 1,668.78 | 15,790.33 | 799.99 | 17,681.70 |
| 40 | 01/15/13 | 15,790.33 | 157.90 | 1,685.47 | 14,104.86 | 642.09 | 17,839.60 |
| 41 | 01/31/13 | 14,104.86 | 141.05 | 1,702.32 | 12,402.54 | 501.04 | 17,980.65 |
| 42 | 02/15/13 | 12,402.54 | 124.03 | 1,719.34 | 10,683.20 | 377.01 | 18,104.67 |
| 43 | 02/28/13 | 10,683.20 | 106.83 | 1,736.54 | 8,946.66 | 270.18 | 18,211.51 |
| 44 | 03/15/13 | 8,946.66 | 89.47 | 1,753.90 | 7,192.76 | 180.71 | 18,300.97 |
| 45 | 03/31/13 | 7,192.76 | 71.93 | 1,771.44 | 5,421.32 | 108.79 | 18,372.90 |
| 46 | 04/15/13 | 5,421.32 | 54.21 | 1,789.16 | 3,632.16 | 54.57 | 18,427.11 |
| 47 | 04/30/13 | 3,632.16 | 36.32 | 1,807.05 | 1,825.12 | 18.25 | 18,463.44 |
| 48 | 05/15/13 | 1,825.12 | 18.25 | 1,825.12 | 0.00 | 0.00 | 18,481.69 |
| TOTAL | | 88,481.69 | 18,481.69 | 70,000.00 | | | |

Conforme : _____