

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **94,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **6/30/2011**

TABLE DATA

Table starts at date: **6/30/2011**
 or at payment number: **1**

PERIODIC PAYMENT

semi-monthly
 Payments **2,475.38**

24%

CALCULATIONS

Use payment of: **2,475.38**
 1st payment in table: **1**

Beginning balance at payment 1: **94,000.00**
 Cumulative interest prior to payment 1: **0.00**

MICHELL B. GARCIA
BPI

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	06/30/11	94,000.00	940.00	1,535.38	92,464.62	23,878.27	940.00
2	07/15/11	92,464.62	924.65	1,550.73	90,913.89	22,953.62	1,864.65
3	07/31/11	90,913.89	909.14	1,566.24	89,347.64	22,044.48	2,773.79
4	08/15/11	89,347.64	893.48	1,581.90	87,765.74	21,151.00	3,667.26
5	08/31/11	87,765.74	877.66	1,597.72	86,168.02	20,273.35	4,544.92
6	09/15/11	86,168.02	861.68	1,613.70	84,554.32	19,411.67	5,406.60
7	09/30/11	84,554.32	845.54	1,629.84	82,924.48	18,566.12	6,252.14
8	10/15/11	82,924.48	829.24	1,646.14	81,278.34	17,736.88	7,081.39
9	10/31/11	81,278.34	812.78	1,662.60	79,615.75	16,924.10	7,894.17
10	11/15/11	79,615.75	796.16	1,679.22	77,936.52	16,127.94	8,690.33
11	11/30/11	77,936.52	779.37	1,696.02	76,240.51	15,348.57	9,469.69
12	12/15/11	76,240.51	762.41	1,712.98	74,527.53	14,586.17	10,232.10
13	12/31/11	74,527.53	745.28	1,730.11	72,797.43	13,840.89	10,977.37
14	01/15/12	72,797.43	727.97	1,747.41	71,050.02	13,112.92	11,705.35
15	01/31/12	71,050.02	710.50	1,764.88	69,285.14	12,402.42	12,415.85
16	02/15/12	69,285.14	692.85	1,782.53	67,502.61	11,709.57	13,108.70
17	02/29/12	67,502.61	675.03	1,800.35	65,702.26	11,034.54	13,783.73
18	03/15/12	65,702.26	657.02	1,818.36	63,883.90	10,377.52	14,440.75
19	03/31/12	63,883.90	638.84	1,836.54	62,047.36	9,738.68	15,079.59
20	04/15/12	62,047.36	620.47	1,854.91	60,192.45	9,118.20	15,700.06
21	04/30/12	60,192.45	601.92	1,873.46	58,318.99	8,516.28	16,301.99
22	05/15/12	58,318.99	583.19	1,892.19	56,426.80	7,933.09	16,885.18
23	05/31/12	56,426.80	564.27	1,911.11	54,515.69	7,368.82	17,449.44
24	06/15/12	54,515.69	545.16	1,930.22	52,585.47	6,823.67	17,994.60
25	06/30/12	52,585.47	525.85	1,949.53	50,635.94	6,297.81	18,520.45
26	07/15/12	50,635.94	506.36	1,969.02	48,666.92	5,791.45	19,026.81
27	07/31/12	48,666.92	486.67	1,988.71	46,678.21	5,304.78	19,513.48
28	08/15/12	46,678.21	466.78	2,008.60	44,669.61	4,838.00	19,980.27
29	08/31/12	44,669.61	446.70	2,028.68	42,640.93	4,391.30	20,426.96
30	09/15/12	42,640.93	426.41	2,048.97	40,591.95	3,964.89	20,853.37
31	09/30/12	40,591.95	405.92	2,069.46	38,522.49	3,558.98	21,259.29
32	10/15/12	38,522.49	385.22	2,090.16	36,432.34	3,173.75	21,644.52
33	10/31/12	36,432.34	364.32	2,111.06	34,321.28	2,809.43	22,008.84
34	11/15/12	34,321.28	343.21	2,132.17	32,189.11	2,466.21	22,352.05
35	11/30/12	32,189.11	321.89	2,153.49	30,035.62	2,144.32	22,673.94
36	12/15/12	30,035.62	300.36	2,175.02	27,860.60	1,843.97	22,974.30
37	12/31/12	27,860.60	278.61	2,196.77	25,663.83	1,565.36	23,252.90
38	01/15/13	25,663.83	256.64	2,218.74	23,445.08	1,308.72	23,509.54
39	01/31/13	23,445.08	234.45	2,240.93	21,204.15	1,074.27	23,743.99
40	02/15/13	21,204.15	212.04	2,263.34	18,940.81	862.23	23,956.04
41	02/28/13	18,940.81	189.41	2,285.97	16,654.84	672.82	24,145.44
42	03/15/13	16,654.84	166.55	2,308.83	14,346.01	506.27	24,311.99
43	03/31/13	14,346.01	143.46	2,331.92	12,014.09	362.81	24,455.45
44	04/15/13	12,014.09	120.14	2,355.24	9,658.85	242.67	24,575.59
45	04/30/13	9,658.85	96.59	2,378.79	7,280.06	146.08	24,672.18
46	05/15/13	7,280.06	72.80	2,402.58	4,877.48	73.28	24,744.98
47	05/31/13	4,877.48	48.77	2,426.61	2,450.87	24.51	24,793.76
48	06/15/13	2,450.87	24.51	2,450.87	-	0.00	24,818.27
TOTAL		118,818.27	24,818.27	94,000.00			

Conforme : _____