

**AYALA MULTI-PURPOSE COOPERATIVE
AMORTIZATION SCHEDULE**

0000165417		
NAME OF BORROWER:	GEMINSIL, JANICE MARY T	LOAN AMOUNT 108,000.00
AGCs REPRESENTED :	BPI	INTEREST RATE 1.50%
TYPE OF LOAN :	PROVIDENTIAL 1.5 %	EFFECTIVE RATE/payday 1.33220000%
LOAN TERM:	2.0	INTEREST AMOUNT 38,880.00
RELEASE DATE:	7/31/2012	MATURITY VALUE 146,880.00

TABLE

No.	Due Date	Amort.	Int.	Principal	Outstanding Balance		Cumulative	OR# & date
					Principal	Interest	Interest	
1	07/31/12	3,060.00	1,438.78	1,621.22	106,378.78	37,441.22	1,438.78	
2	08/15/12	3,060.00	1,417.18	1,642.82	104,735.95	36,024.04	2,855.95	
3	08/31/12	3,060.00	1,395.29	1,664.71	103,071.25	34,628.75	4,251.25	
4	09/15/12	3,060.00	1,373.12	1,686.88	101,384.36	33,255.64	5,624.36	
5	09/30/12	3,060.00	1,350.64	1,709.36	99,675.00	31,904.99	6,975.00	
6	10/15/12	3,060.00	1,327.87	1,732.13	97,942.87	30,577.12	8,302.87	
7	10/31/12	3,060.00	1,304.79	1,755.21	96,187.67	29,272.33	9,607.67	
8	11/15/12	3,060.00	1,281.41	1,778.59	94,409.08	27,990.92	10,889.08	
9	11/30/12	3,060.00	1,257.72	1,802.28	92,606.80	26,733.20	12,146.80	
10	12/15/12	3,060.00	1,233.71	1,826.29	90,780.51	25,499.49	13,380.51	
11	12/31/12	3,060.00	1,209.38	1,850.62	88,929.89	24,290.11	14,589.89	
12	01/15/13	3,060.00	1,184.72	1,875.28	87,054.61	23,105.39	15,774.61	
13	01/31/13	3,060.00	1,159.74	1,900.26	85,154.35	21,945.65	16,934.35	
14	02/15/13	3,060.00	1,134.43	1,925.57	83,228.78	20,811.22	18,068.78	
15	02/28/13	3,060.00	1,108.77	1,951.23	81,277.55	19,702.45	19,177.55	
16	03/15/13	3,060.00	1,082.78	1,977.22	79,300.33	18,619.67	20,260.33	
17	03/31/13	3,060.00	1,056.44	2,003.56	77,296.77	17,563.23	21,316.77	
18	04/15/13	3,060.00	1,029.75	2,030.25	75,266.52	16,533.48	22,346.52	
19	04/30/13	3,060.00	1,002.70	2,057.30	73,209.22	15,530.78	23,349.22	
20	05/15/13	3,060.00	975.29	2,084.71	71,124.51	14,555.49	24,324.51	
21	05/31/13	3,060.00	947.52	2,112.48	69,012.03	13,607.97	25,272.03	
22	06/15/13	3,060.00	919.38	2,140.62	66,871.41	12,688.59	26,191.41	
23	06/30/13	3,060.00	890.86	2,169.14	64,702.27	11,797.73	27,082.27	
24	07/15/13	3,060.00	861.96	2,198.04	62,504.23	10,935.76	27,944.23	
25	07/31/13	3,060.00	832.68	2,227.32	60,276.92	10,103.08	28,776.92	
26	08/15/13	3,060.00	803.01	2,256.99	58,019.92	9,300.07	29,579.92	
27	08/31/13	3,060.00	772.94	2,287.06	55,732.87	8,527.13	30,352.87	
28	09/15/13	3,060.00	742.47	2,317.53	53,415.34	7,784.66	31,095.34	
29	09/30/13	3,060.00	711.60	2,348.40	51,066.94	7,073.06	31,806.94	
30	10/15/13	3,060.00	680.31	2,379.69	48,687.25	6,392.75	32,487.25	
31	10/31/13	3,060.00	648.61	2,411.39	46,275.86	5,744.13	33,135.86	
32	11/15/13	3,060.00	616.49	2,443.51	43,832.35	5,127.65	33,752.35	
33	11/30/13	3,060.00	583.93	2,476.07	41,356.29	4,543.71	34,336.29	
34	12/15/13	3,060.00	550.95	2,509.05	38,847.23	3,992.76	34,887.23	
35	12/31/13	3,060.00	517.52	2,542.48	36,304.76	3,475.24	35,404.76	
36	01/15/14	3,060.00	483.65	2,576.35	33,728.41	2,991.59	35,888.41	
37	01/31/14	3,060.00	449.33	2,610.67	31,117.74	2,542.26	36,337.74	
38	02/15/14	3,060.00	414.55	2,645.45	28,472.29	2,127.71	36,752.29	
39	02/28/14	3,060.00	379.31	2,680.69	25,791.60	1,748.40	37,131.60	
40	03/15/14	3,060.00	343.60	2,716.40	23,075.19	1,404.81	37,475.19	
41	03/31/14	3,060.00	307.41	2,752.59	20,322.60	1,097.40	37,782.60	
42	04/15/14	3,060.00	270.74	2,789.26	17,533.34	826.66	38,053.34	
43	04/30/14	3,060.00	233.58	2,826.42	14,706.92	593.08	38,286.92	
44	05/15/14	3,060.00	195.93	2,864.07	11,842.84	397.16	38,482.84	
45	05/31/14	3,060.00	157.77	2,902.23	8,940.61	239.39	38,640.61	
46	06/15/14	3,060.00	119.11	2,940.89	5,999.72	120.28	38,759.72	
47	06/30/14	3,060.00	79.93	2,980.07	3,019.65	40.35	38,839.65	
48	07/15/14	3,060.00	40.35	3,019.65	(0.00)	0.00	38,880.00	
	TOTAL	146,880.00	38,880.00	108,000.00				

Conforme : _____