

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **65,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **8/15/2012**

TABLE DATA

Table starts at date: **8/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000166821

18%

semi-monthly
 Payments **1,617.53**

**ROCO, BEVERLY GRACE A
 BPI**

CALCULATIONS

Use payment of: **1,617.53**
 1st payment in table: 1

Beginning balance at payment 1: **65,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	08/15/12	65,000.00	487.50	1,130.03	63,869.97	12,153.83	487.50
2	08/31/12	63,869.97	479.02	1,138.50	62,731.47	11,674.81	966.52
3	09/15/12	62,731.47	470.49	1,147.04	61,584.43	11,204.32	1,437.01
4	09/30/12	61,584.43	461.88	1,155.64	60,428.78	10,742.44	1,898.89
5	10/15/12	60,428.78	453.22	1,164.31	59,264.47	10,289.22	2,352.11
6	10/31/12	59,264.47	444.48	1,173.04	58,091.43	9,844.74	2,796.59
7	11/15/12	58,091.43	435.69	1,181.84	56,909.58	9,409.05	3,232.28
8	11/30/12	56,909.58	426.82	1,190.71	55,718.88	8,982.23	3,659.10
9	12/15/12	55,718.88	417.89	1,199.64	54,519.24	8,564.34	4,076.99
10	12/31/12	54,519.24	408.89	1,208.63	53,310.61	8,155.45	4,485.89
11	01/15/13	53,310.61	399.83	1,217.70	52,092.91	7,755.62	4,885.72
12	01/31/13	52,092.91	390.70	1,226.83	50,866.08	7,364.92	5,276.41
13	02/15/13	50,866.08	381.50	1,236.03	49,630.05	6,983.42	5,657.91
14	02/28/13	49,630.05	372.23	1,245.30	48,384.75	6,611.20	6,030.13
15	03/15/13	48,384.75	362.89	1,254.64	47,130.10	6,248.31	6,393.02
16	03/31/13	47,130.10	353.48	1,264.05	45,866.05	5,894.84	6,746.50
17	04/15/13	45,866.05	344.00	1,273.53	44,592.52	5,550.84	7,090.49
18	04/30/13	44,592.52	334.44	1,283.08	43,309.44	5,216.40	7,424.93
19	05/15/13	43,309.44	324.82	1,292.71	42,016.73	4,891.58	7,749.76
20	05/31/13	42,016.73	315.13	1,302.40	40,714.33	4,576.45	8,064.88
21	06/15/13	40,714.33	305.36	1,312.17	39,402.16	4,271.09	8,370.24
22	06/30/13	39,402.16	295.52	1,322.01	38,080.14	3,975.58	8,665.75
23	07/15/13	38,080.14	285.60	1,331.93	36,748.22	3,689.98	8,951.36
24	07/31/13	36,748.22	275.61	1,341.92	35,406.30	3,414.36	9,226.97
25	08/15/13	35,406.30	265.55	1,351.98	34,054.32	3,148.82	9,492.51
26	08/31/13	34,054.32	255.41	1,362.12	32,692.20	2,893.41	9,747.92
27	09/15/13	32,692.20	245.19	1,372.34	31,319.86	2,648.22	9,993.11
28	09/30/13	31,319.86	234.90	1,382.63	29,937.24	2,413.32	10,228.01
29	10/15/13	29,937.24	224.53	1,393.00	28,544.24	2,188.79	10,452.54
30	10/31/13	28,544.24	214.08	1,403.45	27,140.79	1,974.71	10,666.62
31	11/15/13	27,140.79	203.56	1,413.97	25,726.82	1,771.15	10,870.18
32	11/30/13	25,726.82	192.95	1,424.58	24,302.24	1,578.20	11,063.13
33	12/15/13	24,302.24	182.27	1,435.26	22,866.98	1,395.93	11,245.40
34	12/31/13	22,866.98	171.50	1,446.03	21,420.96	1,224.43	11,416.90
35	01/15/14	21,420.96	160.66	1,456.87	19,964.09	1,063.78	11,577.56
36	01/31/14	19,964.09	149.73	1,467.80	18,496.29	914.04	11,727.29
37	02/15/14	18,496.29	138.72	1,478.81	17,017.48	775.32	11,866.01
38	02/28/14	17,017.48	127.63	1,489.90	15,527.59	647.69	11,993.64
39	03/15/14	15,527.59	116.46	1,501.07	14,026.52	531.23	12,110.10
40	03/31/14	14,026.52	105.20	1,512.33	12,514.19	426.04	12,215.30
41	04/15/14	12,514.19	93.86	1,523.67	10,990.52	332.18	12,309.15
42	04/30/14	10,990.52	82.43	1,535.10	9,455.42	249.75	12,391.58
43	05/15/14	9,455.42	70.92	1,546.61	7,908.80	178.83	12,462.50
44	05/31/14	7,908.80	59.32	1,558.21	6,350.59	119.52	12,521.81
45	06/15/14	6,350.59	47.63	1,569.90	4,780.69	71.89	12,569.44
46	06/30/14	4,780.69	35.86	1,581.67	3,199.02	36.03	12,605.30
47	07/15/14	3,199.02	23.99	1,593.54	1,605.49	12.04	12,629.29
48	07/31/14	1,605.49	12.04	1,605.49	-	0.00	12,641.33
TOTAL		77,641.33	12,641.33	65,000.00			

Conforme : _____