

Amortization Table :

TRAVEL

Initial Data

LOAN DATA

Loan amount: **67,000.00**
 Annual interest rate: **24%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **11/15/2012**

TABLE DATA

Table starts at date: **11/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000166763

24%

semi-monthly
 Payments **1,764.37**

YASUL, ROSANNA D
BPI

CALCULATIONS

Use payment of: **1,764.37**
 1st payment in table: 1

Beginning balance at payment 1: **67,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Outstanding Balance | | | Cumulative Interest |
|-------|--------------|-------------------|------------------|---------------------|-----------|-----------|---------------------|
| | | | | Principal | Principal | Interest | |
| 1 | 11/15/12 | 67,000.00 | 670.00 | 1,094.37 | 65,905.63 | 17,019.61 | 670.00 |
| 2 | 11/30/12 | 65,905.63 | 659.06 | 1,105.31 | 64,800.32 | 16,360.56 | 1,329.06 |
| 3 | 12/15/12 | 64,800.32 | 648.00 | 1,116.36 | 63,683.96 | 15,712.56 | 1,977.06 |
| 4 | 12/31/12 | 63,683.96 | 636.84 | 1,127.53 | 62,556.43 | 15,075.72 | 2,613.90 |
| 5 | 01/15/13 | 62,556.43 | 625.56 | 1,138.80 | 61,417.63 | 14,450.15 | 3,239.46 |
| 6 | 01/31/13 | 61,417.63 | 614.18 | 1,150.19 | 60,267.44 | 13,835.98 | 3,853.64 |
| 7 | 02/15/13 | 60,267.44 | 602.67 | 1,161.69 | 59,105.75 | 13,233.30 | 4,456.31 |
| 8 | 02/28/13 | 59,105.75 | 591.06 | 1,173.31 | 57,932.44 | 12,642.24 | 5,047.37 |
| 9 | 03/15/13 | 57,932.44 | 579.32 | 1,185.04 | 56,747.39 | 12,062.92 | 5,626.70 |
| 10 | 03/31/13 | 56,747.39 | 567.47 | 1,196.89 | 55,550.50 | 11,495.44 | 6,194.17 |
| 11 | 04/15/13 | 55,550.50 | 555.51 | 1,208.86 | 54,341.64 | 10,939.94 | 6,749.67 |
| 12 | 04/30/13 | 54,341.64 | 543.42 | 1,220.95 | 53,120.69 | 10,396.52 | 7,293.09 |
| 13 | 05/15/13 | 53,120.69 | 531.21 | 1,233.16 | 51,887.53 | 9,865.32 | 7,824.30 |
| 14 | 05/31/13 | 51,887.53 | 518.88 | 1,245.49 | 50,642.04 | 9,346.44 | 8,343.17 |
| 15 | 06/15/13 | 50,642.04 | 506.42 | 1,257.95 | 49,384.09 | 8,840.02 | 8,849.59 |
| 16 | 06/30/13 | 49,384.09 | 493.84 | 1,270.53 | 48,113.56 | 8,346.18 | 9,343.43 |
| 17 | 07/15/13 | 48,113.56 | 481.14 | 1,283.23 | 46,830.33 | 7,865.04 | 9,824.57 |
| 18 | 07/31/13 | 46,830.33 | 468.30 | 1,296.06 | 45,534.27 | 7,396.74 | 10,292.87 |
| 19 | 08/15/13 | 45,534.27 | 455.34 | 1,309.02 | 44,225.24 | 6,941.40 | 10,748.22 |
| 20 | 08/31/13 | 44,225.24 | 442.25 | 1,322.11 | 42,903.13 | 6,499.15 | 11,190.47 |
| 21 | 09/15/13 | 42,903.13 | 429.03 | 1,335.34 | 41,567.79 | 6,070.11 | 11,619.50 |
| 22 | 09/30/13 | 41,567.79 | 415.68 | 1,348.69 | 40,219.10 | 5,654.44 | 12,035.18 |
| 23 | 10/15/13 | 40,219.10 | 402.19 | 1,362.18 | 38,856.93 | 5,252.25 | 12,437.37 |
| 24 | 10/31/13 | 38,856.93 | 388.57 | 1,375.80 | 37,481.13 | 4,863.68 | 12,825.94 |
| 25 | 11/15/13 | 37,481.13 | 374.81 | 1,389.56 | 36,091.58 | 4,488.87 | 13,200.75 |
| 26 | 11/30/13 | 36,091.58 | 360.92 | 1,403.45 | 34,688.12 | 4,127.95 | 13,561.67 |
| 27 | 12/15/13 | 34,688.12 | 346.88 | 1,417.49 | 33,270.64 | 3,781.07 | 13,908.55 |
| 28 | 12/31/13 | 33,270.64 | 332.71 | 1,431.66 | 31,838.98 | 3,448.36 | 14,241.25 |
| 29 | 01/15/14 | 31,838.98 | 318.39 | 1,445.98 | 30,393.00 | 3,129.97 | 14,559.64 |
| 30 | 01/31/14 | 30,393.00 | 303.93 | 1,460.44 | 28,932.56 | 2,826.04 | 14,863.57 |
| 31 | 02/15/14 | 28,932.56 | 289.33 | 1,475.04 | 27,457.52 | 2,536.72 | 15,152.90 |
| 32 | 02/28/14 | 27,457.52 | 274.58 | 1,489.79 | 25,967.73 | 2,262.14 | 15,427.47 |
| 33 | 03/15/14 | 25,967.73 | 259.68 | 1,504.69 | 24,463.04 | 2,002.46 | 15,687.15 |
| 34 | 03/31/14 | 24,463.04 | 244.63 | 1,519.74 | 22,943.30 | 1,757.83 | 15,931.78 |
| 35 | 04/15/14 | 22,943.30 | 229.43 | 1,534.93 | 21,408.37 | 1,528.40 | 16,161.21 |
| 36 | 04/30/14 | 21,408.37 | 214.08 | 1,550.28 | 19,858.09 | 1,314.32 | 16,375.30 |
| 37 | 05/15/14 | 19,858.09 | 198.58 | 1,565.79 | 18,292.30 | 1,115.74 | 16,573.88 |
| 38 | 05/31/14 | 18,292.30 | 182.92 | 1,581.44 | 16,710.86 | 932.81 | 16,756.80 |
| 39 | 06/15/14 | 16,710.86 | 167.11 | 1,597.26 | 15,113.60 | 765.70 | 16,923.91 |
| 40 | 06/30/14 | 15,113.60 | 151.14 | 1,613.23 | 13,500.37 | 614.57 | 17,075.05 |
| 41 | 07/15/14 | 13,500.37 | 135.00 | 1,629.36 | 11,871.00 | 479.56 | 17,210.05 |
| 42 | 07/31/14 | 11,871.00 | 118.71 | 1,645.66 | 10,225.35 | 360.85 | 17,328.76 |
| 43 | 08/15/14 | 10,225.35 | 102.25 | 1,662.11 | 8,563.23 | 258.60 | 17,431.01 |
| 44 | 08/31/14 | 8,563.23 | 85.63 | 1,678.73 | 6,884.50 | 172.97 | 17,516.65 |
| 45 | 09/15/14 | 6,884.50 | 68.84 | 1,695.52 | 5,188.98 | 104.12 | 17,585.49 |
| 46 | 09/30/14 | 5,188.98 | 51.89 | 1,712.48 | 3,476.50 | 52.23 | 17,637.38 |
| 47 | 10/15/14 | 3,476.50 | 34.76 | 1,729.60 | 1,746.90 | 17.47 | 17,672.15 |
| 48 | 10/31/14 | 1,746.90 | 17.47 | 1,746.90 | 0.00 | 0.00 | 17,689.61 |
| TOTAL | | 84,689.61 | 17,689.61 | 67,000.00 | | | |

Conforme : _____