

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **74,000.00**
 Annual interest rate: **18%**
 Term in years: **2**
 Payments per year: **24**
 First payment due: **2/15/2012**

TABLE DATA

Table starts at date: **2/15/2012**
 or at payment number: **1**

PERIODIC PAYMENT

0000122092

18%

semi-monthly
 Payments **1,841.49**

**VILLA, LANE L
 BPI**

CALCULATIONS

Use payment of: **1,841.49**
 1st payment in table: 1

Beginning balance at payment 1: **74,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	02/15/12	74,000.00	555.00	1,286.49	72,713.51	13,836.67	555.00
2	02/29/12	72,713.51	545.35	1,296.14	71,417.37	13,291.32	1,100.35
3	03/15/12	71,417.37	535.63	1,305.86	70,111.50	12,755.69	1,635.98
4	03/31/12	70,111.50	525.84	1,315.66	68,795.85	12,229.85	2,161.82
5	04/15/12	68,795.85	515.97	1,325.52	67,470.32	11,713.88	2,677.79
6	04/30/12	67,470.32	506.03	1,335.47	66,134.86	11,207.86	3,183.81
7	05/15/12	66,134.86	496.01	1,345.48	64,789.37	10,711.85	3,679.83
8	05/31/12	64,789.37	485.92	1,355.57	63,433.80	10,225.92	4,165.75
9	06/15/12	63,433.80	475.75	1,365.74	62,068.06	9,750.17	4,641.50
10	06/30/12	62,068.06	465.51	1,375.98	60,692.08	9,284.66	5,107.01
11	07/15/12	60,692.08	455.19	1,386.30	59,305.78	8,829.47	5,562.20
12	07/31/12	59,305.78	444.79	1,396.70	57,909.08	8,384.68	6,006.99
13	08/15/12	57,909.08	434.32	1,407.18	56,501.90	7,950.36	6,441.31
14	08/31/12	56,501.90	423.76	1,417.73	55,084.17	7,526.59	6,865.08
15	09/15/12	55,084.17	413.13	1,428.36	53,655.81	7,113.46	7,278.21
16	09/30/12	53,655.81	402.42	1,439.07	52,216.74	6,711.04	7,680.63
17	10/15/12	52,216.74	391.63	1,449.87	50,766.87	6,319.42	8,072.25
18	10/31/12	50,766.87	380.75	1,460.74	49,306.13	5,938.67	8,453.00
19	11/15/12	49,306.13	369.80	1,471.70	47,834.43	5,568.87	8,822.80
20	11/30/12	47,834.43	358.76	1,482.73	46,351.69	5,210.11	9,181.56
21	12/15/12	46,351.69	347.64	1,493.86	44,857.84	4,862.48	9,529.19
22	12/31/12	44,857.84	336.43	1,505.06	43,352.78	4,526.04	9,865.63
23	01/15/13	43,352.78	325.15	1,516.35	41,836.43	4,200.90	10,190.77
24	01/31/13	41,836.43	313.77	1,527.72	40,308.71	3,887.12	10,504.55
25	02/15/13	40,308.71	302.32	1,539.18	38,769.53	3,584.81	10,806.86
26	02/28/13	38,769.53	290.77	1,550.72	37,218.81	3,294.04	11,097.63
27	03/15/13	37,218.81	279.14	1,562.35	35,656.46	3,014.89	11,376.78
28	03/31/13	35,656.46	267.42	1,574.07	34,082.39	2,747.47	11,644.20
29	04/15/13	34,082.39	255.62	1,585.88	32,496.52	2,491.85	11,899.82
30	04/30/13	32,496.52	243.72	1,597.77	30,898.75	2,248.13	12,143.54
31	05/15/13	30,898.75	231.74	1,609.75	29,288.99	2,016.39	12,375.28
32	05/31/13	29,288.99	219.67	1,621.83	27,667.17	1,796.72	12,594.95
33	06/15/13	27,667.17	207.50	1,633.99	26,033.18	1,589.22	12,802.45
34	06/30/13	26,033.18	195.25	1,646.24	24,386.93	1,393.97	12,997.70
35	07/15/13	24,386.93	182.90	1,658.59	22,728.34	1,211.07	13,180.60
36	07/31/13	22,728.34	170.46	1,671.03	21,057.31	1,040.60	13,351.07
37	08/15/13	21,057.31	157.93	1,683.56	19,373.75	882.67	13,509.00
38	08/31/13	19,373.75	145.30	1,696.19	17,677.56	737.37	13,654.30
39	09/15/13	17,677.56	132.58	1,708.91	15,968.65	604.79	13,786.88
40	09/30/13	15,968.65	119.76	1,721.73	14,246.92	485.02	13,906.65
41	10/15/13	14,246.92	106.85	1,734.64	12,512.28	378.17	14,013.50
42	10/31/13	12,512.28	93.84	1,747.65	10,764.63	284.33	14,107.34
43	11/15/13	10,764.63	80.73	1,760.76	9,003.87	203.60	14,188.07
44	11/30/13	9,003.87	67.53	1,773.96	7,229.91	136.07	14,255.60
45	12/15/13	7,229.91	54.22	1,787.27	5,442.64	81.84	14,309.83
46	12/31/13	5,442.64	40.82	1,800.67	3,641.96	41.02	14,350.65
47	01/15/14	3,641.96	27.31	1,814.18	1,827.78	13.71	14,377.96
48	01/31/14	1,827.78	13.71	1,827.78	0.00	0.00	14,391.67
TOTAL		88,391.67	14,391.67	74,000.00			

Conforme : _____