Amortization Table : TRAVEL

Initial Data

LOAN DATA

Loan amount:	**20,000.00**
Annual interest rate:	**24%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**4/30/2012**

TABLE DATA

Table starts at date:	**4/30/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**941.47**

0000166206 **24%**

CRUZ, TRISTAN JEFF A
BPI

CALCULATIONS

Use payment of:	**941.47**	Beginning balance at payment 1:	**20,000.00**
1st payment in table: **1**		Cumulative interest prior to payment 1:	**0.00**

Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	04/30/12	20,000.00	200.00	741.47	19,258.53	2,395.27	200.00
2	05/15/12	19,258.53	192.59	748.88	18,509.65	2,202.68	392.59
3	05/31/12	18,509.65	185.10	756.37	17,753.27	2,017.58	577.68
4	06/15/12	17,753.27	177.53	763.94	16,989.34	1,840.05	755.21
5	06/30/12	16,989.34	169.89	771.58	16,217.76	1,670.16	925.11
6	07/15/12	16,217.76	162.18	779.29	15,438.47	1,507.98	1,087.29
7	07/31/12	15,438.47	154.38	787.08	14,651.38	1,353.60	1,241.67
8	08/15/12	14,651.38	146.51	794.96	13,856.43	1,207.08	1,388.18
9	08/31/12	13,856.43	138.56	802.91	13,053.52	1,068.52	1,526.75
10	09/15/12	13,053.52	130.54	810.93	12,242.59	937.98	1,657.28
11	09/30/12	12,242.59	122.43	819.04	11,423.55	815.56	1,779.71
12	10/15/12	11,423.55	114.24	827.23	10,596.31	701.32	1,893.94
13	10/31/12	10,596.31	105.96	835.51	9,760.81	595.36	1,999.91
14	11/15/12	9,760.81	97.61	843.86	8,916.94	497.75	2,097.52
15	11/30/12	8,916.94	89.17	852.30	8,064.64	408.58	2,186.69
16	12/15/12	8,064.64	80.65	860.82	7,203.82	327.93	2,267.33
17	12/31/12	7,203.82	72.04	869.43	6,334.39	255.90	2,339.37
18	01/15/13	6,334.39	63.34	878.13	5,456.26	192.55	2,402.71
19	01/31/13	5,456.26	54.56	886.91	4,569.36	137.99	2,457.28
20	02/15/13	4,569.36	45.69	895.78	3,673.58	92.30	2,502.97
21	02/28/13	3,673.58	36.74	904.73	2,768.85	55.56	2,539.71
22	03/15/13	2,768.85	27.69	913.78	1,855.07	27.87	2,567.39
23	03/31/13	1,855.07	18.55	922.92	932.15	9.32	2,585.95
24	04/15/13	932.15	9.32	932.15	0.00	0.00	2,595.27
	TOTAL	**22,595.27**	**2,595.27**	**20,000.00**			

Conforme : _____