

# Amortization Table :

# HOUSING NEW

## Initial Data

### LOAN DATA

Loan amount: **116,000.00**  
Annual interest rate: **18%**  
Term in years: **2**  
Payments per year: **24**  
First payment due: **1/31/2011**

### TABLE DATA

Table starts at date: **1/31/2011**  
or at payment number: **1**

### PERIODIC PAYMENT

**18%**

semi-monthly

Payments **2,886.66**

**JOSEPH R. OLFINDO**

### CALCULATIONS

**BPI**

Use payment of: **2,886.66** Beginning balance at payment 1: **116,000.00**  
1st payment in table: 1 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	01/31/11	116,000.00	870.00	2,016.66	113,983.34	21,689.92	870.00
2	02/15/11	113,983.34	854.88	2,031.79	111,951.55	20,835.04	1,724.88
3	02/28/11	111,951.55	839.64	2,047.03	109,904.52	19,995.40	2,564.51
4	03/15/11	109,904.52	824.28	2,062.38	107,842.14	19,171.12	3,388.80
5	03/31/11	107,842.14	808.82	2,077.85	105,764.29	18,362.30	4,197.61
6	04/15/11	105,764.29	793.23	2,093.43	103,670.85	17,569.07	4,990.84
7	04/30/11	103,670.85	777.53	2,109.13	101,561.72	16,791.54	5,768.38
8	05/15/11	101,561.72	761.71	2,124.95	99,436.77	16,029.83	6,530.09
9	05/31/11	99,436.77	745.78	2,140.89	97,295.88	15,284.05	7,275.86
10	06/15/11	97,295.88	729.72	2,156.95	95,138.93	14,554.33	8,005.58
11	06/30/11	95,138.93	713.54	2,173.12	92,965.81	13,840.79	8,719.12
12	07/15/11	92,965.81	697.24	2,189.42	90,776.39	13,143.55	9,416.37
13	07/31/11	90,776.39	680.82	2,205.84	88,570.55	12,462.72	10,097.19
14	08/15/11	88,570.55	664.28	2,222.39	86,348.16	11,798.45	10,761.47
15	08/31/11	86,348.16	647.61	2,239.05	84,109.11	11,150.83	11,409.08
16	09/15/11	84,109.11	630.82	2,255.85	81,853.26	10,520.02	12,039.90
17	09/30/11	81,853.26	613.90	2,272.77	79,580.50	9,906.12	12,653.80
18	10/15/11	79,580.50	596.85	2,289.81	77,290.68	9,309.26	13,250.65
19	10/31/11	77,290.68	579.68	2,306.98	74,983.70	8,729.58	13,830.33
20	11/15/11	74,983.70	562.38	2,324.29	72,659.41	8,167.20	14,392.71
21	11/30/11	72,659.41	544.95	2,341.72	70,317.69	7,622.26	14,937.66
22	12/15/11	70,317.69	527.38	2,359.28	67,958.41	7,094.88	15,465.04
23	12/31/11	67,958.41	509.69	2,376.98	65,581.43	6,585.19	15,974.73
24	01/15/12	65,581.43	491.86	2,394.80	63,186.63	6,093.33	16,466.59
25	01/31/12	63,186.63	473.90	2,412.77	60,773.86	5,619.43	16,940.49

26	02/15/12	60,773.86	455.80	2,430.86	58,343.00	5,163.62	17,396.29
27	02/29/12	58,343.00	437.57	2,449.09	55,893.91	4,726.05	17,833.86
28	03/15/12	55,893.91	419.20	2,467.46	53,426.45	4,306.85	18,253.07
29	03/31/12	53,426.45	400.70	2,485.97	50,940.48	3,906.15	18,653.77
30	04/15/12	50,940.48	382.05	2,504.61	48,435.87	3,524.10	19,035.82
31	04/30/12	48,435.87	363.27	2,523.40	45,912.48	3,160.83	19,399.09
32	05/15/12	45,912.48	344.34	2,542.32	43,370.16	2,816.48	19,743.43
33	05/31/12	43,370.16	325.28	2,561.39	40,808.77	2,491.21	20,068.71
34	06/15/12	40,808.77	306.07	2,580.60	38,228.17	2,185.14	20,374.78
35	06/30/12	38,228.17	286.71	2,599.95	35,628.21	1,898.43	20,661.49
36	07/15/12	35,628.21	267.21	2,619.45	33,008.76	1,631.22	20,928.70
37	07/31/12	33,008.76	247.57	2,639.10	30,369.66	1,383.65	21,176.26
38	08/15/12	30,369.66	227.77	2,658.89	27,710.77	1,155.88	21,404.04
39	08/31/12	27,710.77	207.83	2,678.83	25,031.94	948.05	21,611.87
40	09/15/12	25,031.94	187.74	2,698.93	22,333.01	760.31	21,799.61
41	09/30/12	22,333.01	167.50	2,719.17	19,613.84	592.81	21,967.10
42	10/15/12	19,613.84	147.10	2,739.56	16,874.28	445.71	22,114.21
43	10/31/12	16,874.28	126.56	2,760.11	14,114.17	319.15	22,240.77
44	11/15/12	14,114.17	105.86	2,780.81	11,333.37	213.29	22,346.62
45	11/30/12	11,333.37	85.00	2,801.66	8,531.70	128.29	22,431.62
46	12/15/12	8,531.70	63.99	2,822.68	5,709.02	64.31	22,495.61
47	12/31/12	5,709.02	42.82	2,843.85	2,865.18	21.49	22,538.43
48	01/15/13	2,865.18	21.49	2,865.18	0.00	0.00	22,559.92
	<b>TOTAL</b>	<b>138,559.92</b>	<b>22,559.92</b>	<b>116,000.00</b>			

Conforme : \_\_\_\_\_