Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**35,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**4/15/2012**

TABLE DATA

Table starts at date:	**4/15/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**1,598.97**

0000171407 **18%**

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CALCULATIONS

Use payment of:	**1,598.97**	Beginning balance at payment 1:	**35,000.00**
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	04/15/12	35,000.00	262.50	1,336.47	33,663.53	3,112.68	262.50
2	04/30/12	33,663.53	252.48	1,346.49	32,317.04	2,860.21	514.98
3	05/15/12	32,317.04	242.38	1,356.59	30,960.46	2,617.83	757.35
4	05/31/12	30,960.46	232.20	1,366.76	29,593.69	2,385.63	989.56
5	06/15/12	29,593.69	221.95	1,377.01	28,216.68	2,163.67	1,211.51
6	06/30/12	28,216.68	211.63	1,387.34	26,829.34	1,952.05	1,423.14
7	07/15/12	26,829.34	201.22	1,397.75	25,431.59	1,750.83	1,624.36
8	07/31/12	25,431.59	190.74	1,408.23	24,023.36	1,560.09	1,815.09
9	08/15/12	24,023.36	180.18	1,418.79	22,604.57	1,379.92	1,995.27
10	08/31/12	22,604.57	169.53	1,429.43	21,175.14	1,210.38	2,164.80
11	09/15/12	21,175.14	158.81	1,440.15	19,734.99	1,051.57	2,323.62
12	09/30/12	19,734.99	148.01	1,450.95	18,284.04	903.56	2,471.63
13	10/15/12	18,284.04	137.13	1,461.84	16,822.20	766.43	2,608.76
14	10/31/12	16,822.20	126.17	1,472.80	15,349.40	640.26	2,734.92
15	11/15/12	15,349.40	115.12	1,483.85	13,865.56	525.14	2,850.05
16	11/30/12	13,865.56	103.99	1,494.97	12,370.58	421.15	2,954.04
17	12/15/12	12,370.58	92.78	1,506.19	10,864.39	328.37	3,046.82
18	12/31/12	10,864.39	81.48	1,517.48	9,346.91	246.88	3,128.30
19	01/15/13	9,346.91	70.10	1,528.86	7,818.05	176.78	3,198.40
20	01/31/13	7,818.05	58.64	1,540.33	6,277.72	118.15	3,257.04
21	02/15/13	6,277.72	47.08	1,551.88	4,725.83	71.06	3,304.12
22	02/28/13	4,725.83	35.44	1,563.52	3,162.31	35.62	3,339.56
23	03/15/13	3,162.31	23.72	1,575.25	1,587.06	11.90	3,363.28
24	03/31/13	1,587.06	11.90	1,587.06	0.00	0.00	3,375.18
	TOTAL	**38,375.18**	**3,375.18**	**35,000.00**			

Conforme : _____