Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**58,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**7/31/2012**

TABLE DATA

Table starts at date:	**7/31/2012**
or at payment number:	**1**
SPECIAL PROMO	

PERIODIC PAYMENT

semi-monthly Payments	**2,649.72**

0000162566 **18%**

PORLANTE, IVY M
BPI

CALCULATIONS

Use payment of:	**2,649.72**
1st payment in table:	**1**
Beginning balance at payment 1:	**58,000.00**
Cumulative interest prior to payment 1:	**0.00**

Table

	Payment	Beginning		Outstanding Balance			Cumulative
No.	Date	Balance	Interest	Principal	Principal	Interest	Interest
1	07/31/12	58,000.00	435.00	2,214.72	55,785.28	5,158.16	435.00
2	08/15/12	55,785.28	418.39	2,231.33	53,553.96	4,739.77	853.39
3	08/31/12	53,553.96	401.65	2,248.06	51,305.90	4,338.12	1,255.04
4	09/15/12	51,305.90	384.79	2,264.92	49,040.98	3,953.32	1,639.84
5	09/30/12	49,040.98	367.81	2,281.91	46,759.07	3,585.52	2,007.65
6	10/15/12	46,759.07	350.69	2,299.02	44,460.05	3,234.82	2,358.34
7	10/31/12	44,460.05	333.45	2,316.26	42,143.78	2,901.37	2,691.79
8	11/15/12	42,143.78	316.08	2,333.64	39,810.15	2,585.29	3,007.87
9	11/30/12	39,810.15	298.58	2,351.14	37,459.01	2,286.72	3,306.44
10	12/15/12	37,459.01	280.94	2,368.77	35,090.24	2,005.77	3,587.39
11	12/31/12	35,090.24	263.18	2,386.54	32,703.70	1,742.60	3,850.56
12	01/15/13	32,703.70	245.28	2,404.44	30,299.26	1,497.32	4,095.84
13	01/31/13	30,299.26	227.24	2,422.47	27,876.79	1,270.08	4,323.09
14	02/15/13	27,876.79	209.08	2,440.64	25,436.15	1,061.00	4,532.16
15	02/28/13	25,436.15	190.77	2,458.94	22,977.21	870.23	4,722.93
16	03/15/13	22,977.21	172.33	2,477.39	20,499.82	697.90	4,895.26
17	03/31/13	20,499.82	153.75	2,495.97	18,003.85	544.15	5,049.01
18	04/15/13	18,003.85	135.03	2,514.69	15,489.17	409.12	5,184.04
19	04/30/13	15,489.17	116.17	2,533.55	12,955.62	292.95	5,300.21
20	05/15/13	12,955.62	97.17	2,552.55	10,403.07	195.79	5,397.37
21	05/31/13	10,403.07	78.02	2,571.69	7,831.38	117.76	5,475.40
22	06/15/13	7,831.38	58.74	2,590.98	5,240.40	59.03	5,534.13
23	06/30/13	5,240.40	39.30	2,610.41	2,629.99	19.72	5,573.44
24	07/15/13	2,629.99	19.72	2,629.99	-	0.00	5,593.16
	TOTAL	**63,593.16**	**5,593.16**	**58,000.00**			

Conforme : _____