

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **129,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **10/15/2011**

### TABLE DATA

Table starts at date: **10/15/2011**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **3,210.17**

**18%**

### CALCULATIONS

Use payment of: **3,210.17**  
 1st payment in table: **1**

Beginning balance at payment 1: **129,000.00**  
 Cumulative interest prior to payment 1: **0.00**

**RUBIO, ROBERT B  
 BPI**

### Table

No.	Payment Date	Beginning Balance	Interest	Outstanding Balance			Cumulative Interest
				Principal	Principal	Interest	
1	10/15/11	129,000.00	967.50	2,242.67	126,757.33	24,120.68	967.50
2	10/31/11	126,757.33	950.68	2,259.49	124,497.84	23,170.00	1,918.18
3	11/15/11	124,497.84	933.73	2,276.44	122,221.40	22,236.27	2,851.91
4	11/30/11	122,221.40	916.66	2,293.51	119,927.89	21,319.61	3,768.57
5	12/15/11	119,927.89	899.46	2,310.71	117,617.18	20,420.15	4,668.03
6	12/31/11	117,617.18	882.13	2,328.04	115,289.14	19,538.02	5,550.16
7	01/15/12	115,289.14	864.67	2,345.50	112,943.64	18,673.35	6,414.83
8	01/31/12	112,943.64	847.08	2,363.09	110,580.54	17,826.27	7,261.91
9	02/15/12	110,580.54	829.35	2,380.82	108,199.73	16,996.92	8,091.26
10	02/29/12	108,199.73	811.50	2,398.67	105,801.06	16,185.42	8,902.76
11	03/15/12	105,801.06	793.51	2,416.66	103,384.39	15,391.91	9,696.27
12	03/31/12	103,384.39	775.38	2,434.79	100,949.61	14,616.53	10,471.65
13	04/15/12	100,949.61	757.12	2,453.05	98,496.56	13,859.41	11,228.77
14	04/30/12	98,496.56	738.72	2,471.45	96,025.11	13,120.69	11,967.50
15	05/15/12	96,025.11	720.19	2,489.98	93,535.13	12,400.50	12,687.69
16	05/31/12	93,535.13	701.51	2,508.66	91,026.47	11,698.98	13,389.20
17	06/15/12	91,026.47	682.70	2,527.47	88,499.00	11,016.28	14,071.90
18	06/30/12	88,499.00	663.74	2,546.43	85,952.57	10,352.54	14,735.64
19	07/15/12	85,952.57	644.64	2,565.53	83,387.05	9,707.90	15,380.28
20	07/31/12	83,387.05	625.40	2,584.77	80,802.28	9,082.50	16,005.69
21	08/15/12	80,802.28	606.02	2,604.15	78,198.12	8,476.48	16,611.70
22	08/31/12	78,198.12	586.49	2,623.68	75,574.44	7,889.99	17,198.19
23	09/15/12	75,574.44	566.81	2,643.36	72,931.08	7,323.18	17,765.00
24	09/30/12	72,931.08	546.98	2,663.19	70,267.89	6,776.20	18,311.98
25	10/15/12	70,267.89	527.01	2,683.16	67,584.73	6,249.19	18,838.99
26	10/31/12	67,584.73	506.89	2,703.28	64,881.44	5,742.31	19,345.88
27	11/15/12	64,881.44	486.61	2,723.56	62,157.88	5,255.70	19,832.49
28	11/30/12	62,157.88	466.18	2,743.99	59,413.90	4,789.51	20,298.67
29	12/15/12	59,413.90	445.60	2,764.57	56,649.33	4,343.91	20,744.28
30	12/31/12	56,649.33	424.87	2,785.30	53,864.03	3,919.04	21,169.15
31	01/15/13	53,864.03	403.98	2,806.19	51,057.84	3,515.06	21,573.13
32	01/31/13	51,057.84	382.93	2,827.24	48,230.60	3,132.12	21,956.06
33	02/15/13	48,230.60	361.73	2,848.44	45,382.16	2,770.39	22,317.79
34	02/28/13	45,382.16	340.37	2,869.80	42,512.36	2,430.03	22,658.16
35	03/15/13	42,512.36	318.84	2,891.33	39,621.03	2,111.18	22,977.00
36	03/31/13	39,621.03	297.16	2,913.01	36,708.02	1,814.03	23,274.16
37	04/15/13	36,708.02	275.31	2,934.86	33,773.16	1,538.72	23,549.47
38	04/30/13	33,773.16	253.30	2,956.87	30,816.29	1,285.42	23,802.76
39	05/15/13	30,816.29	231.12	2,979.05	27,837.24	1,054.30	24,033.89
40	05/31/13	27,837.24	208.78	3,001.39	24,835.85	845.52	24,242.67
41	06/15/13	24,835.85	186.27	3,023.90	21,811.95	659.25	24,428.93
42	06/30/13	21,811.95	163.59	3,046.58	18,765.36	495.66	24,592.52
43	07/15/13	18,765.36	140.74	3,069.43	15,695.93	354.92	24,733.26
44	07/31/13	15,695.93	117.72	3,092.45	12,603.48	237.20	24,850.98
45	08/15/13	12,603.48	94.53	3,115.64	9,487.84	142.67	24,945.51
46	08/31/13	9,487.84	71.16	3,139.01	6,348.83	71.51	25,016.67
47	09/15/13	6,348.83	47.62	3,162.55	3,186.27	23.90	25,064.29
48	09/30/13	3,186.27	23.90	3,186.27	0.00	0.00	25,088.18
TOTAL		<b>154,088.18</b>	<b>25,088.18</b>	<b>129,000.00</b>			

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