

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **50,000.00**
 Annual interest rate: **18%**
 Term in years: **1**
 Payments per year: **24**
 First payment due: **11/15/2012**

TABLE DATA

Table starts at date: **11/15/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **2,284.24**

**DE JESUS, CRISELDA
 HRMALL INC.**

CALCULATIONS

Use payment of: **2,284.24**
 1st payment in table: **1**

Beginning balance at payment 1: **50,000.00**
 Cumulative interest prior to payment 1: **0.00**

Table

| No. | Payment Date | Beginning Balance | Interest | Principal | Outstanding Balance | | Cumulative Interest |
|-------|--------------|-------------------|----------|-----------|---------------------|----------|---------------------|
| | | | | | Principal | Interest | |
| 1 | 11/15/12 | 50,000.00 | 375.00 | 1,909.24 | 48,090.76 | 4,446.69 | 375.00 |
| 2 | 11/30/12 | 48,090.76 | 360.68 | 1,923.56 | 46,167.21 | 4,086.01 | 735.68 |
| 3 | 12/15/12 | 46,167.21 | 346.25 | 1,937.98 | 44,229.22 | 3,739.76 | 1,081.93 |
| 4 | 12/31/12 | 44,229.22 | 331.72 | 1,952.52 | 42,276.71 | 3,408.04 | 1,413.65 |
| 5 | 01/15/13 | 42,276.71 | 317.08 | 1,967.16 | 40,309.54 | 3,090.96 | 1,730.73 |
| 6 | 01/31/13 | 40,309.54 | 302.32 | 1,981.92 | 38,327.63 | 2,788.64 | 2,033.05 |
| 7 | 02/15/13 | 38,327.63 | 287.46 | 1,996.78 | 36,330.85 | 2,501.18 | 2,320.51 |
| 8 | 02/28/13 | 36,330.85 | 272.48 | 2,011.76 | 34,319.09 | 2,228.70 | 2,592.99 |
| 9 | 03/15/13 | 34,319.09 | 257.39 | 2,026.84 | 32,292.25 | 1,971.31 | 2,850.38 |
| 10 | 03/31/13 | 32,292.25 | 242.19 | 2,042.05 | 30,250.20 | 1,729.12 | 3,092.57 |
| 11 | 04/15/13 | 30,250.20 | 226.88 | 2,057.36 | 28,192.84 | 1,502.24 | 3,319.45 |
| 12 | 04/30/13 | 28,192.84 | 211.45 | 2,072.79 | 26,120.05 | 1,290.79 | 3,530.90 |
| 13 | 05/15/13 | 26,120.05 | 195.90 | 2,088.34 | 24,031.72 | 1,094.89 | 3,726.80 |
| 14 | 05/31/13 | 24,031.72 | 180.24 | 2,104.00 | 21,927.72 | 914.66 | 3,907.04 |
| 15 | 06/15/13 | 21,927.72 | 164.46 | 2,119.78 | 19,807.94 | 750.20 | 4,071.49 |
| 16 | 06/30/13 | 19,807.94 | 148.56 | 2,135.68 | 17,672.26 | 601.64 | 4,220.05 |
| 17 | 07/15/13 | 17,672.26 | 132.54 | 2,151.70 | 15,520.56 | 469.10 | 4,352.59 |
| 18 | 07/31/13 | 15,520.56 | 116.40 | 2,167.83 | 13,352.73 | 352.69 | 4,469.00 |
| 19 | 08/15/13 | 13,352.73 | 100.15 | 2,184.09 | 11,168.64 | 252.55 | 4,569.14 |
| 20 | 08/31/13 | 11,168.64 | 83.76 | 2,200.47 | 8,968.17 | 168.78 | 4,652.91 |
| 21 | 09/15/13 | 8,968.17 | 67.26 | 2,216.98 | 6,751.19 | 101.52 | 4,720.17 |
| 22 | 09/30/13 | 6,751.19 | 50.63 | 2,233.60 | 4,517.59 | 50.89 | 4,770.80 |
| 23 | 10/15/13 | 4,517.59 | 33.88 | 2,250.36 | 2,267.23 | 17.00 | 4,804.69 |
| 24 | 10/31/13 | 2,267.23 | 17.00 | 2,267.23 | 0.00 | 0.00 | 4,821.69 |
| TOTAL | | 54,821.69 | 4,821.69 | 50,000.00 | | | |

Conforme : _____