

# Amortization Table :

# HOUSING OLD

## Initial Data

### LOAN DATA

Loan amount: **110,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **12/15/2010**

### TABLE DATA

Table starts at date: **12/15/2010**  
 or at payment number: **1**

### PERIODIC PAYMENT

semi-monthly  
 Payments **2,737.35**

**18%**

### CALCULATIONS

Use payment of: **2,737.35**  
 1st payment in table: **1**

**ENCILAY, ANITO**  
**MARRIOTT HOTEL ( CEBU CITY)**  
 Beginning balance at payment 1: **110,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

| No.          | Payment Date | Beginning Balance | Interest         | Principal         | Outstanding Balance |           | Cumulative Interest |
|--------------|--------------|-------------------|------------------|-------------------|---------------------|-----------|---------------------|
|              |              |                   |                  |                   | Principal           | Interest  |                     |
| 1            | 12/31/10     | 110,000.00        | 825.00           | 1,912.35          | 108,087.65          | 20,568.02 | 825.00              |
| 2            | 01/15/11     | 108,087.65        | 810.66           | 1,926.70          | 106,160.95          | 19,757.37 | 1,635.66            |
| 3            | 01/31/11     | 106,160.95        | 796.21           | 1,941.15          | 104,219.80          | 18,961.16 | 2,431.86            |
| 4            | 02/15/11     | 104,219.80        | 781.65           | 1,955.71          | 102,264.09          | 18,179.51 | 3,213.51            |
| 5            | 02/28/11     | 102,264.09        | 766.98           | 1,970.37          | 100,293.72          | 17,412.53 | 3,980.49            |
| 6            | 03/15/11     | 100,293.72        | 752.20           | 1,985.15          | 98,308.57           | 16,660.33 | 4,732.70            |
| 7            | 03/31/11     | 98,308.57         | 737.31           | 2,000.04          | 96,308.53           | 15,923.01 | 5,470.01            |
| 8            | 04/15/11     | 96,308.53         | 722.31           | 2,015.04          | 94,293.49           | 15,200.70 | 6,192.32            |
| 9            | 04/30/11     | 94,293.49         | 707.20           | 2,030.15          | 92,263.33           | 14,493.50 | 6,899.53            |
| 10           | 05/15/11     | 92,263.33         | 691.98           | 2,045.38          | 90,217.95           | 13,801.52 | 7,591.50            |
| 11           | 05/31/11     | 90,217.95         | 676.63           | 2,060.72          | 88,157.23           | 13,124.89 | 8,268.14            |
| 12           | 06/15/11     | 88,157.23         | 661.18           | 2,076.18          | 86,081.06           | 12,463.71 | 8,929.31            |
| 13           | 06/30/11     | 86,081.06         | 645.61           | 2,091.75          | 83,989.31           | 11,818.10 | 9,574.92            |
| 14           | 07/15/11     | 83,989.31         | 629.92           | 2,107.43          | 81,881.88           | 11,188.18 | 10,204.84           |
| 15           | 07/31/11     | 81,881.88         | 614.11           | 2,123.24          | 79,758.64           | 10,574.07 | 10,818.96           |
| 16           | 08/15/11     | 79,758.64         | 598.19           | 2,139.16          | 77,619.47           | 9,975.88  | 11,417.15           |
| 17           | 08/31/11     | 77,619.47         | 582.15           | 2,155.21          | 75,464.26           | 9,393.73  | 11,999.29           |
| 18           | 09/15/11     | 75,464.26         | 565.98           | 2,171.37          | 73,292.89           | 8,827.75  | 12,565.27           |
| 19           | 09/30/11     | 73,292.89         | 549.70           | 2,187.66          | 71,105.23           | 8,278.05  | 13,114.97           |
| 20           | 10/15/11     | 71,105.23         | 533.29           | 2,204.07          | 68,901.17           | 7,744.76  | 13,648.26           |
| 21           | 10/31/11     | 68,901.17         | 516.76           | 2,220.60          | 66,680.57           | 7,228.00  | 14,165.02           |
| 22           | 11/15/11     | 66,680.57         | 500.10           | 2,237.25          | 64,443.32           | 6,727.90  | 14,665.12           |
| 23           | 11/30/11     | 64,443.32         | 483.32           | 2,254.03          | 62,189.29           | 6,244.58  | 15,148.45           |
| 24           | 12/15/11     | 62,189.29         | 466.42           | 2,270.93          | 59,918.36           | 5,778.16  | 15,614.87           |
| 25           | 12/31/11     | 59,918.36         | 449.39           | 2,287.97          | 57,630.39           | 5,328.77  | 16,064.26           |
| 26           | 01/15/12     | 57,630.39         | 432.23           | 2,305.13          | 55,325.26           | 4,896.54  | 16,496.48           |
| 27           | 01/31/12     | 55,325.26         | 414.94           | 2,322.42          | 53,002.85           | 4,481.60  | 16,911.42           |
| 28           | 02/15/12     | 53,002.85         | 397.52           | 2,339.83          | 50,663.01           | 4,084.08  | 17,308.94           |
| 29           | 02/29/12     | 50,663.01         | 379.97           | 2,357.38          | 48,305.63           | 3,704.11  | 17,688.92           |
| 30           | 03/15/12     | 48,305.63         | 362.29           | 2,375.06          | 45,930.57           | 3,341.81  | 18,051.21           |
| 31           | 03/31/12     | 45,930.57         | 344.48           | 2,392.88          | 43,537.69           | 2,997.34  | 18,395.69           |
| 32           | 04/15/12     | 43,537.69         | 326.53           | 2,410.82          | 41,126.87           | 2,670.80  | 18,722.22           |
| 33           | 04/30/12     | 41,126.87         | 308.45           | 2,428.90          | 38,697.97           | 2,362.35  | 19,030.67           |
| 34           | 05/15/12     | 38,697.97         | 290.23           | 2,447.12          | 36,250.85           | 2,072.12  | 19,320.91           |
| 35           | 05/31/12     | 36,250.85         | 271.88           | 2,465.47          | 33,785.38           | 1,800.23  | 19,592.79           |
| 36           | 06/15/12     | 33,785.38         | 253.39           | 2,483.96          | 31,301.41           | 1,546.84  | 19,846.18           |
| 37           | 06/30/12     | 31,301.41         | 234.76           | 2,502.59          | 28,798.82           | 1,312.08  | 20,080.94           |
| 38           | 07/15/12     | 28,798.82         | 215.99           | 2,521.36          | 26,277.45           | 1,096.09  | 20,296.93           |
| 39           | 07/31/12     | 26,277.45         | 197.08           | 2,540.27          | 23,737.18           | 899.01    | 20,494.01           |
| 40           | 08/15/12     | 23,737.18         | 178.03           | 2,559.33          | 21,177.85           | 720.98    | 20,672.04           |
| 41           | 08/31/12     | 21,177.85         | 158.83           | 2,578.52          | 18,599.33           | 562.15    | 20,830.87           |
| 42           | 09/15/12     | 18,599.33         | 139.50           | 2,597.86          | 16,001.47           | 422.65    | 20,970.37           |
| 43           | 09/30/12     | 16,001.47         | 120.01           | 2,617.34          | 13,384.13           | 302.64    | 21,090.38           |
| 44           | 10/15/12     | 13,384.13         | 100.38           | 2,636.97          | 10,747.16           | 202.26    | 21,190.76           |
| 45           | 10/31/12     | 10,747.16         | 80.60            | 2,656.75          | 8,090.41            | 121.66    | 21,271.37           |
| 46           | 11/15/12     | 8,090.41          | 60.68            | 2,676.68          | 5,413.73            | 60.98     | 21,332.04           |
| 47           | 11/30/12     | 5,413.73          | 40.60            | 2,696.75          | 2,716.98            | 20.38     | 21,372.65           |
| 48           | 12/15/2012   | 2,716.98          | 20.38            | 2,716.98          | 0.00                | 0.00      | 21,393.02           |
| <b>TOTAL</b> |              | <b>131,393.02</b> | <b>21,393.02</b> | <b>110,000.00</b> |                     |           |                     |

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