

# Amortization Table :

# HOUSING NEW

## Initial Data

### LOAN DATA

Loan amount: **180,000.00**  
 Annual interest rate: **18%**  
 Term in years: **4**  
 Payments per year: **24**  
 First payment due: **5/15/2011**

### TABLE DATA

Table starts at date: **5/15/2011**  
 or at payment number: **1**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **2,637.04**

**HYACINTH PAZ  
 AMICASSA ( APSI )**

### CALCULATIONS

Use payment of: **2,637.04**  
 1st payment in table: **1**

Beginning balance at payment 1: **180,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	05/15/11	180,000.00	1,350.00	1,287.04	178,712.96	71,805.51	1,350.00
2	05/31/11	178,712.96	1,340.35	1,296.69	177,416.27	70,465.17	2,690.35
3	06/15/11	177,416.27	1,330.62	1,306.41	176,109.86	69,134.54	4,020.97
4	06/30/11	176,109.86	1,320.82	1,316.21	174,793.65	67,813.72	5,341.79
5	07/15/11	174,793.65	1,310.95	1,326.08	173,467.56	66,502.77	6,652.75
6	07/31/11	173,467.56	1,301.01	1,336.03	172,131.53	65,201.76	7,953.75
7	08/15/11	172,131.53	1,290.99	1,346.05	170,785.48	63,910.77	9,244.74
8	08/31/11	170,785.48	1,280.89	1,356.15	169,429.34	62,629.88	10,525.63
9	09/15/11	169,429.34	1,270.72	1,366.32	168,063.02	61,359.16	11,796.35
10	09/30/11	168,063.02	1,260.47	1,376.56	166,686.46	60,098.69	13,056.82
11	10/15/11	166,686.46	1,250.15	1,386.89	165,299.57	58,848.54	14,306.97
12	10/31/11	165,299.57	1,239.75	1,397.29	163,902.28	57,608.79	15,546.72
13	11/15/11	163,902.28	1,229.27	1,407.77	162,494.51	56,379.53	16,775.98
14	11/30/11	162,494.51	1,218.71	1,418.33	161,076.18	55,160.82	17,994.69
15	12/15/11	161,076.18	1,208.07	1,428.97	159,647.22	53,952.75	19,202.77
16	12/31/11	159,647.22	1,197.35	1,439.68	158,207.53	52,755.39	20,400.12
17	01/15/12	158,207.53	1,186.56	1,450.48	156,757.05	51,568.84	21,586.68
18	01/31/12	156,757.05	1,175.68	1,461.36	155,295.69	50,393.16	22,762.35
19	02/15/12	155,295.69	1,164.72	1,472.32	153,823.38	49,228.44	23,927.07
20	02/29/12	153,823.38	1,153.68	1,483.36	152,340.01	48,074.77	25,080.75
21	03/15/12	152,340.01	1,142.55	1,494.49	150,845.53	46,932.22	26,223.30
22	03/31/12	150,845.53	1,131.34	1,505.70	149,339.83	45,800.87	27,354.64
23	04/15/12	149,339.83	1,120.05	1,516.99	147,822.85	44,680.83	28,474.69
24	04/30/12	147,822.85	1,108.67	1,528.37	146,294.48	43,572.15	29,583.36
25	05/15/12	146,294.48	1,097.21	1,539.83	144,754.65	42,474.95	30,680.57
26	05/31/12	144,754.65	1,085.66	1,551.38	143,203.28	41,389.29	31,766.23
27	06/15/12	143,203.28	1,074.02	1,563.01	141,640.26	40,315.26	32,840.25
28	06/30/12	141,640.26	1,062.30	1,574.73	140,065.53	39,252.96	33,902.55
29	07/15/12	140,065.53	1,050.49	1,586.55	138,478.98	38,202.47	34,953.04
30	07/31/12	138,478.98	1,038.59	1,598.44	136,880.54	37,163.88	35,991.64
31	08/15/12	136,880.54	1,026.60	1,610.43	135,270.11	36,137.27	37,018.24
32	08/31/12	135,270.11	1,014.53	1,622.51	133,647.60	35,122.75	38,032.77
33	09/15/12	133,647.60	1,002.36	1,634.68	132,012.92	34,120.39	39,035.12
34	09/30/12	132,012.92	990.10	1,646.94	130,365.98	33,130.29	40,025.22
35	10/15/12	130,365.98	977.74	1,659.29	128,706.69	32,152.55	41,002.97
36	10/31/12	128,706.69	965.30	1,671.74	127,034.95	31,187.25	41,968.27
37	11/15/12	127,034.95	952.76	1,684.27	125,350.67	30,234.48	42,921.03
38	11/30/12	125,350.67	940.13	1,696.91	123,653.77	29,294.35	43,861.16
39	12/15/12	123,653.77	927.40	1,709.63	121,944.13	28,366.95	44,788.56
40	12/31/12	121,944.13	914.58	1,722.46	120,221.68	27,452.37	45,703.14
41	01/15/13	120,221.68	901.66	1,735.37	118,486.30	26,550.71	46,604.80
42	01/31/13	118,486.30	888.65	1,748.39	116,737.92	25,662.06	47,493.45
43	02/15/13	116,737.92	875.53	1,761.50	114,976.41	24,786.53	48,368.99
44	02/28/13	114,976.41	862.32	1,774.71	113,201.70	23,924.20	49,231.31
45	03/15/13	113,201.70	849.01	1,788.02	111,413.68	23,075.19	50,080.32
46	03/31/13	111,413.68	835.60	1,801.43	109,612.24	22,239.59	50,915.92
47	04/15/13	109,612.24	822.09	1,814.94	107,797.30	21,417.50	51,738.02
48	04/30/13	107,797.30	808.48	1,828.56	105,968.74	20,609.02	52,546.50
49	05/15/13	105,968.74	794.77	1,842.27	104,126.47	19,814.25	53,341.26
50	05/31/13	104,126.47	780.95	1,856.09	102,270.38	19,033.30	54,122.21

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
51	06/15/13	102,270.38	767.03	1,870.01	100,400.37	18,266.27	54,889.24
52	06/30/13	100,400.37	753.00	1,884.03	98,516.34	17,513.27	55,642.24
53	07/15/13	98,516.34	738.87	1,898.16	96,618.17	16,774.40	56,381.11
54	07/31/13	96,618.17	724.64	1,912.40	94,705.77	16,049.76	57,105.75
55	08/15/13	94,705.77	710.29	1,926.74	92,779.03	15,339.47	57,816.04
56	08/31/13	92,779.03	695.84	1,941.19	90,837.84	14,643.63	58,511.89
57	09/15/13	90,837.84	681.28	1,955.75	88,882.08	13,962.34	59,193.17
58	09/30/13	88,882.08	666.62	1,970.42	86,911.66	13,295.73	59,859.79
59	10/15/13	86,911.66	651.84	1,985.20	84,926.46	12,643.89	60,511.62
60	10/31/13	84,926.46	636.95	2,000.09	82,926.38	12,006.94	61,148.57
61	11/15/13	82,926.38	621.95	2,015.09	80,911.29	11,384.99	61,770.52
62	11/30/13	80,911.29	606.83	2,030.20	78,881.09	10,778.16	62,377.35
63	12/15/13	78,881.09	591.61	2,045.43	76,835.66	10,186.55	62,968.96
64	12/31/13	76,835.66	576.27	2,060.77	74,774.89	9,610.28	63,545.23
65	01/15/14	74,774.89	560.81	2,076.22	72,698.66	9,049.47	64,106.04
66	01/31/14	72,698.66	545.24	2,091.80	70,606.87	8,504.23	64,651.28
67	02/15/14	70,606.87	529.55	2,107.49	68,499.38	7,974.68	65,180.83
68	02/28/14	68,499.38	513.75	2,123.29	66,376.09	7,460.93	65,694.58
69	03/15/14	66,376.09	497.82	2,139.22	64,236.87	6,963.11	66,192.40
70	03/31/14	64,236.87	481.78	2,155.26	62,081.61	6,481.34	66,674.18
71	04/15/14	62,081.61	465.61	2,171.42	59,910.19	6,015.73	67,139.79
72	04/30/14	59,910.19	449.33	2,187.71	57,722.48	5,566.40	67,589.11
73	05/15/14	57,722.48	432.92	2,204.12	55,518.36	5,133.48	68,022.03
74	05/31/14	55,518.36	416.39	2,220.65	53,297.71	4,717.09	68,438.42
75	06/15/14	53,297.71	399.73	2,237.30	51,060.41	4,317.36	68,838.15
76	06/30/14	51,060.41	382.95	2,254.08	48,806.33	3,934.41	69,221.11
77	07/15/14	48,806.33	366.05	2,270.99	46,535.34	3,568.36	69,587.15
78	07/31/14	46,535.34	349.02	2,288.02	44,247.31	3,219.34	69,936.17
79	08/15/14	44,247.31	331.85	2,305.18	41,942.13	2,887.49	70,268.02
80	08/31/14	41,942.13	314.57	2,322.47	39,619.66	2,572.92	70,582.59
81	09/15/14	39,619.66	297.15	2,339.89	37,279.77	2,275.78	70,879.74
82	09/30/14	37,279.77	279.60	2,357.44	34,922.33	1,996.18	71,159.33
83	10/15/14	34,922.33	261.92	2,375.12	32,547.22	1,734.26	71,421.25
84	10/31/14	32,547.22	244.10	2,392.93	30,154.28	1,490.16	71,665.36
85	11/15/14	30,154.28	226.16	2,410.88	27,743.40	1,264.00	71,891.51
86	11/30/14	27,743.40	208.08	2,428.96	25,314.44	1,055.92	72,099.59
87	12/15/14	25,314.44	189.86	2,447.18	22,867.26	866.06	72,289.45
88	12/31/14	22,867.26	171.50	2,465.53	20,401.73	694.56	72,460.95
89	01/15/15	20,401.73	153.01	2,484.02	17,917.71	541.55	72,613.97
90	01/31/15	17,917.71	134.38	2,502.65	15,415.05	407.16	72,748.35
91	02/15/15	15,415.05	115.61	2,521.42	12,893.63	291.55	72,863.96
92	02/28/15	12,893.63	96.70	2,540.33	10,353.30	194.85	72,960.66
93	03/15/15	10,353.30	77.65	2,559.39	7,793.91	117.20	73,038.31
94	03/31/15	7,793.91	58.45	2,578.58	5,215.33	58.75	73,096.77
95	04/15/15	5,215.33	39.11	2,597.92	2,617.41	19.63	73,135.88
96	04/30/15	2,617.41	19.63	2,617.41	0.00	0.00	73,155.51
	TOTAL	253,155.51	73,155.51	180,000.00			

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