Amortization Table : CALAMITY

Initial Data

LOAN DATA

Loan amount:	20,000.00
Annual interest rate:	5%
Term in years:	2
Payments per year:	24
First payment due:	12/31/2012

TABLE DATA

Table starts at date:	12/31/2012
or at payment number:	1

PERIODIC PAYMENT

semi-monthly Payments	438.28

SPECIAL PROMO **5%**

Emp.No: 199715

ARIS JOSEPH ARGOSINO
STREAM GLOBAL SERVICES, INC. - SHAW

CALCULATIONS

Use payment of:	438.28	Beginning balance at payment 1:	20,000.00
1st payment in table:	1	Cumulative interest prior to payment 1:	0.00

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance Principal	Outstanding Balance Interest	Cumulative Interest
1	12/31/12	20,000.00	41.67	396.61	19,603.39	995.81	41.67
2	01/15/13	19,603.39	40.84	397.44	19,205.95	954.97	82.51
3	01/31/13	19,205.95	40.01	398.27	18,807.68	914.95	122.52
4	02/15/13	18,807.68	39.18	399.10	18,408.58	875.77	161.70
5	02/28/13	18,408.58	38.35	399.93	18,008.65	837.42	200.05
6	03/15/13	18,008.65	37.52	400.76	17,607.89	799.90	237.57
7	03/31/13	17,607.89	36.68	401.60	17,206.29	763.22	274.25
8	04/15/13	17,206.29	35.85	402.43	16,803.86	727.37	310.10
9	04/30/13	16,803.86	35.01	403.27	16,400.58	692.36	345.11
10	05/15/13	16,400.58	34.17	404.11	15,996.47	658.20	379.28
11	05/31/13	15,996.47	33.33	404.95	15,591.52	624.87	412.60
12	06/15/13	15,591.52	32.48	405.80	15,185.72	592.39	445.09
13	06/30/13	15,185.72	31.64	406.64	14,779.07	560.75	476.72
14	07/15/13	14,779.07	30.79	407.49	14,371.58	529.96	507.51
15	07/31/13	14,371.58	29.94	408.34	13,963.24	500.02	537.45
16	08/15/13	13,963.24	29.09	409.19	13,554.05	470.93	566.54
17	08/31/13	13,554.05	28.24	410.04	13,144.01	442.69	594.78
18	09/15/13	13,144.01	27.38	410.90	12,733.11	415.31	622.16
19	09/30/13	12,733.11	26.53	411.75	12,321.36	388.78	648.69
20	10/15/13	12,321.36	25.67	412.61	11,908.75	363.11	674.36
21	10/31/13	11,908.75	24.81	413.47	11,495.28	338.30	699.17
22	11/15/13	11,495.28	23.95	414.33	11,080.94	314.35	723.12
23	11/30/13	11,080.94	23.09	415.20	10,665.75	291.27	746.20
24	12/15/13	10,665.75	22.22	416.06	10,249.69	269.05	768.42
25	12/31/13	10,249.69	21.35	416.93	9,832.76	247.69	789.78
26	01/15/14	9,832.76	20.48	417.80	9,414.97	227.21	810.26
27	01/31/14	9,414.97	19.61	418.67	8,996.30	207.60	829.88
28	02/15/14	8,996.30	18.74	419.54	8,576.76	188.85	848.62
29	02/28/14	8,576.76	17.87	420.41	8,156.35	170.98	866.49
30	03/15/14	8,156.35	16.99	421.29	7,735.06	153.99	883.48
31	03/31/14	7,735.06	16.11	422.17	7,312.89	137.88	899.59
32	04/15/14	7,312.89	15.24	423.05	6,889.85	122.64	914.83
33	04/30/14	6,889.85	14.35	423.93	6,465.92	108.29	929.18
34	05/15/14	6,465.92	13.47	424.81	6,041.11	94.82	942.65
35	05/31/14	6,041.11	12.59	425.70	5,615.42	82.23	955.24
36	06/15/14	5,615.42	11.70	426.58	5,188.83	70.53	966.94
37	06/30/14	5,188.83	10.81	427.47	4,761.36	59.72	977.75
38	07/15/14	4,761.36	9.92	428.36	4,333.00	49.80	987.67
39	07/31/14	4,333.00	9.03	429.25	3,903.75	40.78	996.70
40	08/15/14	3,903.75	8.13	430.15	3,473.60	32.64	1,004.83
41	08/31/14	3,473.60	7.24	431.04	3,042.56	25.41	1,012.07
42	09/15/14	3,042.56	6.34	431.94	2,610.62	19.07	1,018.40
43	09/30/14	2,610.62	5.44	432.84	2,177.77	13.63	1,023.84
44	10/15/14	2,177.77	4.54	433.74	1,744.03	9.09	1,028.38
45	10/31/14	1,744.03	3.63	434.65	1,309.38	5.46	1,032.01
46	11/15/14	1,309.38	2.73	435.55	873.83	2.73	1,034.74
47	11/30/14	873.83	1.82	436.46	437.37	0.91	1,036.56
48	12/15/14	437.37	0.91	437.37	0.00	0.00	1,037.47
	TOTAL	**21,037.47**	**1,037.47**	**20,000.00**			

Conforme : _____