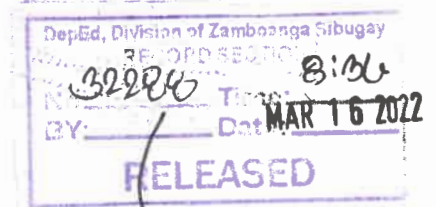




Republic of the Philippines
Department of Education
REGION IX
SCHOOLS DIVISION OF ZAMBOANGA SIBUGAY




March 15, 2022

DIVISION ADVISORY
NO. 024, s. 2022

DISSEMINATION OF REGIONAL LETTER No. 013, S. 2022 DATED MARCH 7, 2022, RE: EXTENSION OF LOAN TERMS OF PAYMENT UNDER THE DEPARTMENT'S AUTOMATIC PAYROLL DEDUCTION SYSTEM PROGRAM

TO: OIC-Asst. Schools Division Superintendent
Public Schools District Supervisors
District In-charge
Schools Heads
All Others Concerned
This Division

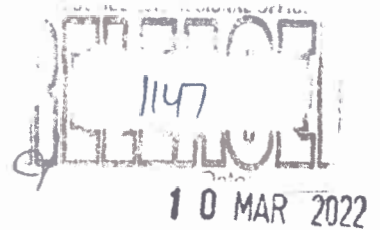
1. Enclosed is a copy of Regional letter No. 013, s.2022 dated March 7, 2022, and DepEd Order No. 004, s. 2022 dated February 21, 2022, which is self-explanatory, contents duly noted, for the information and guidance of all concerned
2. Immediate dissemination and strict compliance are hereby enjoined.


DR. JEANELYN A. ALEMAN, CESO VI
Schools Division Superintendent
Office of the Schools Division Superintendent





Republic of the Philippines
Department of Education
REGIONAL OFFICE IX, ZAMBOANGA PENINSULA



Office of the Regional Director

March 7, 2022

REGIONAL LETTER

No. C13 s. 2022

TO: Schools Division Superintendents
Secondary School Principals of Implementing Units
All Others Concerned
This Region

Dear Sir/Mesdames:

Enclosed is a copy of DepEd Order No. 004, s. 2022 issued on February 21, 2022 by Secretary Leonor Magtolis Briones, DepEd-Central Office, Pasig City, with the subject **“Extension of Loan Terms of Payment Under the Department’s Automatic Payroll Deduction System Program”**, which is self-explanatory, contents duly noted, for information, guidance and strict compliance.

Wide dissemination is hereby enjoined.

Very truly yours,


DR. RUTH L. FUENTES, CESO IV
Regional Director

Encls.: as stated

Copy furnished:

*The OIC-Asst. Regional Director
Chiefs of Functional Divisions
The Records Officer
This Office*

ORD-FD-RL-2022-____
EBT





Republic of the Philippines
Department of Education

21 FEB 2022

DepEd ORDER
 No. **004**, s. 2022

**EXTENSION OF LOAN TERMS OF PAYMENT UNDER THE DEPARTMENT'S
 AUTOMATIC PAYROLL DEDUCTION SYSTEM PROGRAM**

To: Undersecretaries
 Assistant Secretaries
 Bureau and Service Directors
 Regional Directors
 Schools Division Superintendents
 Public Elementary and Secondary School Heads
 All Others Concerned

1. In view of the clamor of the Department of Education (DepEd) personnel to extend the payment terms of loans offered to DepEd personnel-borrower by private lending institutions accredited under the Department's APDS Program, Paragraph 26 of Enclosure No. 1 of DepEd Order (DO) No. 020, s. 2021 titled **Enhanced Guidelines on Accreditation/Re-accreditation of Private Entities Under the Automatic Payroll Deduction System (APDS) Program**, shall be amended to extend the maximum loan term from three to five years. Paragraph 26 of the said DO shall now read as follows:

26. Entities participating in the APDS for lending business shall conform with the ceilings on interest and non-interest rates on loans as shown below. Only loans with a term not exceeding five years will be accommodated under the APDS. Illustrations for the loan computations from one to five years are in Annexes D-1 to D-5 of Enclosure No. 2 of this DepEd Order.

Particulars	Ceilings
Contractual Interest Rates (based on diminishing/declining principal balance)	1 year - 7.500% per annum (p.a.) or 0.625% per month
	2 years - 9.000% p.a. or 0.750% per month
	3 years - 9.660% p.a. or 0.805% per month
	4 years - 9.66% p.a. or 0.805 per month
	5 years - 9.66% p.a. or 0.805 per month
One-time Other Charges (Must be itemized in the Disclosure Statement)	6.000%, deducted upfront from the principal amount of loan
Effective Interest Rates (EIR) p.a.	1 year - 21.091%
	2 years - 16.351%
	3 years - 14.886%
	4 years - 13.759%
	5 years - 13.082%

2. For ready reference and guidance of all concerned, the copies of the Illustrations under Annexes D-1 to D-5 of the abovementioned Enclosure 2 (Terms and Conditions of the APDS Accreditation) of DO 020, s. 2021, as amended, are shown in Attachment No. 1 hereof.
3. All other provisions of DO 020, s. 2021 shall remain effective after the issuance of this Order.
4. This Order shall take effect upon posting on the DepEd website. It shall also be filed with the University of the Philippines Law Center (UP LC)-Office of the National Administrative Register (ONAR), UP Diliman, Quezon City.
5. For more information, please contact the **Employee Account Management Division, (acting as APDS Secretariat)**, 2/F Teodoro Alonzo Building, Department of Education Central Office, DepEd Complex, Meralco Avenue, Pasig City, through email at fs.eamd@depd.gov.ph or at telephone number (02) 8633-7248.
6. Immediate dissemination of and strict compliance with this Order is directed.


LEONOR MAGTOLIS BRIONES
Secretary

Encls.:
As stated



Reference:
DepEd Order No. (020, s. 2021)

To be indicated in the Perpetual Index
under the following subjects:

ACCREDITATION
AMENDMENT
LOAN
PAYMENT
POLICY
PROGRAMS

Fin



Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

February 21, 2022

ADVISORY

**TO ALL PRIVATE LENDING INSTITUTIONS ACCREDITED WITH THE DEPARTMENT'S
AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS)**

Subject: Dissemination of DepEd Order No. 004, s. 2022, titled "Extension of Loan Terms of Payment under the Department's Automatic Payroll Deduction System"

1. This is to inform you of the issuance of DepEd Order (DO) No. 04, s. 2022, duly signed by Secretary Leonor Magtolis Briones, a copy of which can be downloaded from the DepEd website at www.deped.gov.ph.
2. As approved in the said DO, PLIs are now allowed to extend the maximum loan terms up to five (5) years with the following ceilings:

Particulars	Ceilings
Contractual Interest Rates (based on diminishing/declining principal balance)	1 year - 7.500% per annum (p.a.) or 0.625% per month 2 years - 9.000% p.a. or 0.750% per month 3 years - 9.660% p.a. or 0.805% per month 4 years - 9.66% p.a. or 0.805 per month 5 years - 9.66% p.a. or 0.805 per month
One-time Other Charges (Must be itemized in the Disclosure Statement)	6.000%, deducted upfront from the principal amount of the loan
Effective Interest Rates (EIR) p.a.	1 year - 21.091% 2 years - 16.351% 3 years - 14.886% 4 years - 13.759% 5 years - 13.082%

3. Interested PLIs must submit to the undersigned a letter signifying intention to avail of the said privilege to offer loans to DepEd personnel, duly supported with the sample computations for the 4- and 5-year terms of loans, which shall form part of their existing Terms and Conditions of the APDS Accreditation (TCAA).
4. All loans to be granted with 4- and 5-year terms shall still abide by the provisions of the TCAA, especially the verification of the Net Take Home Pay, as contained in its Annexes B1 and B2.
5. For the information and guidance of all concerned. Thank you.


ANNALYN M. SEVILLA
Undersecretary

esmd/



Republic of the Philippines
Department of Education

AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM

**EFFECTIVE INTEREST CALCULATION MODEL FOR A ONE (1)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD**

	A	B	C	D	E	F	G
1	Principal Amount (in PHP)		100,000.00		Contractual Interest Rate		
2	Loan Term (in years)		1		Per Annum = 7.500%		
3	No. of installments (in months)		12		Per Month = 0.625%		
4	Grace period (in months)				Nominal Interest Rate = 4.109%		
5	No. of periods (in months)		12		Effective Interest Rate (EIR)		
6	Other Charges		6.000%		Per Annum = 21.091%		
					Per Month = 1.608%		
7	Monthly installment		PHP 8,675.75				
8							
9	<u>Installment Period</u>	<u>Gross Loan</u>	<u>Principal</u>	<u>Interest</u>	<u>Other Charges</u>	<u>NET PROCEEDS Cash Flows</u>	<u>Outstanding Balance</u>
10	0	100,000.00			6,000.00	94,000.00	100,000.00
11	1		8,050.75	625.00		(8,675.75)	91,949.25
12	2		8,101.07	574.68		(8,675.75)	83,848.18
13	3		8,151.70	524.05		(8,675.75)	75,696.48
14	4		8,202.65	473.10		(8,675.75)	67,493.83
15	5		8,253.91	421.84		(8,675.75)	59,239.92
16	6		8,305.50	370.25		(8,675.75)	50,934.42
17	7		8,357.41	318.34		(8,675.75)	42,577.01
18	8		8,409.64	266.11		(8,675.75)	34,167.37
19	9		8,462.20	213.55		(8,675.75)	25,705.17
20	10		8,515.09	160.66		(8,675.75)	17,190.08
21	11		8,568.31	107.44		(8,675.75)	8,621.77
22	12		8,621.86	53.89		(8,675.75)	
23	Total		100,000.00	4,108.91	6,000.00		



Republic of the Philippines
Department of Education

AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM

**EFFECTIVE INTEREST CALCULATION MODEL FOR A TWO (2)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD**

	A	B	C	D	E	F	G
1	Principal Amount (in PhP)		100,000.00		Contractual Interest Rate		
2	Loan Term (in years)		2		Per Annum	= 9.000%	
3	No. of installments (in months)		24		Per Month	= 0.750%	
4	Grace period (in months)		-		Nominal Interest Rate	= 4.822%	
5	No. of periods (in months)		24		Effective Interest Rate (EIR)		
6	Other Charges		6.000%		Per Annum	= 16.351%	
					Per Month	= 1.270%	
7	Monthly Instalment		PhP 4,568.48				
8							
9	<u>Installment</u> <u>Period</u>	<u>Gross Loan</u>	<u>Principal</u>	<u>Interest</u>	<u>Other</u> <u>Charges</u>	<u>NET</u> <u>PROCEEDS</u> <u>Cash Flows</u>	<u>Outstanding</u> <u>Balance</u>
10	0	100,000.00			6,000.00	94,000.00	100,000.00
11	1		3,818.48	750.00		(4,568.48)	96,181.52
12	2		3,847.12	721.36		(4,568.48)	92,334.40
13	3		3,875.97	692.51		(4,568.48)	88,458.43
14	4		3,905.04	663.44		(4,568.48)	84,553.39
15	5		3,934.33	634.15		(4,568.48)	80,619.06
16	6		3,963.84	604.64		(4,568.48)	76,655.22
17	7		3,993.57	574.91		(4,568.48)	72,661.65
18	8		4,023.52	544.96		(4,568.48)	68,638.13
19	9		4,053.69	514.79		(4,568.48)	64,584.44
20	10		4,084.10	484.38		(4,568.48)	60,500.34
21	11		4,114.73	453.75		(4,568.48)	56,385.61
22	12		4,145.59	422.89		(4,568.48)	52,240.02
23	13		4,176.68	391.80		(4,568.48)	48,063.34
24	14		4,208.00	360.48		(4,568.48)	43,855.34
25	15		4,239.56	328.92		(4,568.48)	39,615.78
26	16		4,271.36	297.12		(4,568.48)	35,344.42
27	17		4,303.40	265.08		(4,568.48)	31,041.02
28	18		4,335.67	232.81		(4,568.48)	26,705.35
29	19		4,368.19	200.29		(4,568.48)	22,337.16
30	20		4,400.95	167.53		(4,568.48)	17,936.21
31	21		4,433.96	134.52		(4,568.48)	13,502.25
32	22		4,467.21	101.27		(4,568.48)	9,035.04
33	23		4,500.72	67.76		(4,568.48)	4,534.32
34	24		4,534.47	34.01		(4,568.48)	
35	Total		100,000.00	9,643.37	6,000.00		



Republic of the Philippines

Department of Education

AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM

EFFECTIVE INTEREST CALCULATION MODEL FOR A THREE (3)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD

	A	B	C	D	E	F	G
1	Principal Amount (in PHP)		100,000.00		Contractual Interest Rate		
2	Loan Term (in years)		3		Per Annum	= 9.660%	
3	No. of installments (in mon)		36		Per Month	= 0.805%	
4	Grace period (in months)		-		Nominal Interest Rate	= 5.196%	
5	No. of periods (in months)		36		Effective Interest Rate (EIR)		
6	Other Charges		6.000%		Per Annum	= 14.886%	
					Per Month	= 1.163%	
7	Monthly Installment		PhP 3,210.78				
8							
9	<u>Installment</u> <u>Period</u>	<u>Gross Loan</u>	<u>Principal</u>	<u>Interest</u>	<u>Other</u> <u>Charges</u>	<u>NET</u> <u>PROCEEDS</u> <u>Cash Flows</u>	<u>Outstanding</u> <u>Balance</u>
10	0	100,000.00			6,000.00	94,000.00	100,000.00
11	1		2,405.78	805.00		(3,210.78)	97,594.22
12	2		2,425.15	785.63		(3,210.78)	95,169.07
13	3		2,444.57	766.11		(3,210.78)	92,724.40
14	4		2,464.35	746.43		(3,210.78)	90,260.05
15	5		2,484.19	726.59		(3,210.78)	87,775.86
16	6		2,504.18	706.60		(3,210.78)	85,271.68
17	7		2,524.34	686.44		(3,210.78)	82,747.34
18	8		2,544.66	666.12		(3,210.78)	80,202.68
19	9		2,565.15	645.63		(3,210.78)	77,637.53
20	10		2,585.80	624.98		(3,210.78)	75,051.73
21	11		2,606.61	604.17		(3,210.78)	72,445.12
22	12		2,627.60	583.18		(3,210.78)	69,817.52
23	13		2,648.75	562.03		(3,210.78)	67,168.77
24	14		2,670.07	540.71		(3,210.78)	64,498.70
25	15		2,691.57	519.21		(3,210.78)	61,807.13
26	16		2,713.23	497.55		(3,210.78)	59,093.90
27	17		2,735.07	475.71		(3,210.78)	56,358.83
28	18		2,757.09	453.69		(3,210.78)	53,601.74
29	19		2,779.29	431.49		(3,210.78)	50,822.45
30	20		2,801.66	409.12		(3,210.78)	48,020.79
31	21		2,824.21	386.57		(3,210.78)	45,196.58
32	22		2,846.95	363.83		(3,210.78)	42,349.63
33	23		2,869.87	340.91		(3,210.78)	39,479.76
34	24		2,892.97	317.81		(3,210.78)	36,586.79
35	25		2,916.26	294.52		(3,210.78)	33,670.53
36	26		2,939.73	271.05		(3,210.78)	30,730.80
37	27		2,963.40	247.38		(3,210.78)	27,767.40
38	28		2,987.25	223.53		(3,210.78)	24,780.15
39	29		3,011.30	199.48		(3,210.78)	21,768.85
40	30		3,035.54	175.24		(3,210.78)	18,733.31
41	31		3,059.98	150.80		(3,210.78)	15,673.33
42	32		3,084.61	126.17		(3,210.78)	12,588.72
43	33		3,109.44	101.34		(3,210.78)	9,479.28
44	34		3,134.47	76.31		(3,210.78)	6,344.81
45	35		3,159.70	51.08		(3,210.78)	3,185.11
46	36		3,185.14	25.64		(3,210.78)	
47	Total		100,000.00	15,588.05	6,000.00		

Republic of the Philippines
Department of Education
AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM



It authenticates this document
please scan the QR code

DEPED-09EC-456941

EFFECTIVE INTEREST CALCULATION MODEL FOR A FOUR (4)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD

	A	B	C	D	E	F	G
1	Principal Amount (in PHP)		100,000.00		Contractual Interest Rate		
2	Loan Term (in years)		4		Per Annum	= 9.660%	
3	No. of installments (in months)		48		Per Month	= 0.805%	
4	Grace period (in months)				Nominal Interest Rate	= 4.916%	
5	No. of periods (in months)		48		Effective Interest Rate (EIR)		
6	Other Charges		6,000%		Per Annum	= 13.759%	
					Per Month	= 1.080%	
7	Monthly Installment:		PHP 2,519.97				
8							
9	<u>Installment</u> <u>Period</u>	<u>Gross Loan</u>	<u>Principal</u>	<u>Interest</u>	<u>Other</u> <u>Charges</u>	<u>NET</u> <u>PROCEEDS</u> <u>Cash Flows</u>	<u>Outstanding</u> <u>Balance</u>
10	0	100,000.00			6,000.00	94,000.00	100,000.00
11	1		1,714.97	805.00		(2,519.97)	98,285.03
12	2		1,728.78	791.19		(2,519.97)	96,556.25
13	3		1,742.69	777.28		(2,519.97)	94,813.56
14	4		1,756.72	763.25		(2,519.97)	93,056.84
15	5		1,770.86	749.11		(2,519.97)	91,285.98
16	6		1,785.12	734.85		(2,519.97)	89,500.86
17	7		1,799.49	720.48		(2,519.97)	87,701.37
18	8		1,813.97	706.00		(2,519.97)	85,887.40
19	9		1,828.58	691.39		(2,519.97)	84,058.82
20	10		1,843.30	676.67		(2,519.97)	82,215.52
21	11		1,858.14	661.83		(2,519.97)	80,357.39
22	12		1,873.09	646.88		(2,519.97)	78,484.28
23	13		1,888.17	631.80		(2,519.97)	76,596.12
24	14		1,903.37	616.60		(2,519.97)	74,692.75
25	15		1,918.69	601.28		(2,519.97)	72,774.06
26	16		1,934.14	585.83		(2,519.97)	70,839.92
27	17		1,949.71	570.26		(2,519.97)	68,890.21
28	18		1,965.40	554.57		(2,519.97)	66,924.81
29	19		1,981.23	538.74		(2,519.97)	64,943.58
30	20		1,997.17	522.80		(2,519.97)	62,946.41
31	21		2,013.25	506.72		(2,519.97)	60,933.16
32	22		2,029.46	490.51		(2,519.97)	58,903.70
33	23		2,045.80	474.17		(2,519.97)	56,857.90
34	24		2,062.26	457.71		(2,519.97)	54,795.64
35	25		2,078.87	441.10		(2,519.97)	52,716.77
36	26		2,095.60	424.37		(2,519.97)	50,621.17
37	27		2,112.47	407.50		(2,519.97)	48,508.70
38	28		2,129.47	390.50		(2,519.97)	46,379.23
39	29		2,146.62	373.35		(2,519.97)	44,232.61
40	30		2,163.90	356.07		(2,519.97)	42,068.71
41	31		2,181.32	338.65		(2,519.97)	39,887.39
42	32		2,198.88	321.09		(2,519.97)	37,688.51
43	33		2,216.58	303.39		(2,519.97)	35,471.93
44	34		2,234.42	285.55		(2,519.97)	33,237.51
45	35		2,252.41	267.56		(2,519.97)	30,985.10
46	36		2,270.54	249.43		(2,519.97)	28,714.56
47	37		2,288.82	231.15		(2,519.97)	26,425.74
48	38		2,307.24	212.73		(2,519.97)	24,118.50
49	39		2,325.82	194.15		(2,519.97)	21,792.68
50	40		2,344.54	175.43		(2,519.97)	19,448.14
51	41		2,363.41	156.56		(2,519.97)	17,084.73
52	42		2,382.44	137.53		(2,519.97)	14,702.29
53	43		2,401.62	118.35		(2,519.97)	12,300.67
54	44		2,420.95	99.02		(2,519.97)	9,879.72
55	45		2,440.44	79.53		(2,519.97)	7,439.28
56	46		2,460.08	59.89		(2,519.97)	4,979.20
57	47		2,479.89	40.08		(2,519.97)	2,499.31
58	48		2,499.85	20.12		(2,519.97)	-
59	Total		100,000.00	19,664.63	6,000.00		

Republic of the Philippines
Department of Education
AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM



1) Substantiate the transaction posted with the QR code. DEPED-ORC 000001

EFFECTIVE INTEREST CALCULATION MODEL FOR A FIVE (5)-YEAR LOAN
DECLINING/DIMINISHING BALANCE METHOD

	A	B	C	D	E	F	G
1	Principal Amount (in PHP)		100,000.00		Contractual Interest Rate		
2	Loan Term (in years)		5		Per Annum	= 9.660%	
3	No. of installments (in months)		60		Per Month	= 0.805%	
4	Grace period (in months)				Nominal Interest Rate	= 5.296%	
5	No. of periods (in months)		60		Effective Interest Rate (EIR)		
6	Other Charges		6,000%		Per Annum	= 13.082%	
7	Monthly Installment		PHP 2,108.02		Per Month	= 1.030%	
8							
9	<u>Installment Period</u>	<u>Good Loan</u>	<u>Principal</u>	<u>Interest</u>	<u>Other Charges</u>	<u>NET PROCEEDS Cash Flows</u>	<u>Outstanding Balance</u>
10	0	100,000.00			6,000.00	94,000.00	100,000.00
11	1		1,303.02	805.00		(2,108.02)	98,696.98
12	2		1,313.91	794.51		(2,108.02)	97,383.47
13	3		1,324.08	783.94		(2,108.02)	96,059.39
14	4		1,334.74	773.28		(2,108.02)	94,724.65
15	5		1,345.89	762.53		(2,108.02)	93,379.16
16	6		1,356.92	751.70		(2,108.02)	92,022.84
17	7		1,367.94	740.78		(2,108.02)	90,655.60
18	8		1,378.94	729.78		(2,108.02)	89,277.36
19	9		1,389.94	718.68		(2,108.02)	87,888.02
20	10		1,400.92	707.50		(2,108.02)	86,487.50
21	11		1,411.80	696.22		(2,108.02)	85,075.70
22	12		1,423.16	684.86		(2,108.02)	83,652.54
23	13		1,434.62	673.40		(2,108.02)	82,217.92
24	14		1,446.17	661.85		(2,108.02)	80,771.75
25	15		1,457.81	650.21		(2,108.02)	79,314.94
26	16		1,469.54	638.48		(2,108.02)	77,844.40
27	17		1,481.37	626.65		(2,108.02)	76,361.01
28	18		1,493.30	614.72		(2,108.02)	74,869.73
29	19		1,505.32	602.70		(2,108.02)	73,364.41
30	20		1,517.44	590.58		(2,108.02)	71,846.97
31	21		1,529.65	578.37		(2,108.02)	70,317.32
32	22		1,541.97	566.05		(2,108.02)	68,775.35
33	23		1,554.38	553.64		(2,108.02)	67,220.97
34	24		1,566.89	541.13		(2,108.02)	65,654.08
35	25		1,579.50	528.52		(2,108.02)	64,074.58
36	26		1,592.22	515.80		(2,108.02)	62,482.36
37	27		1,605.04	502.98		(2,108.02)	60,877.32
38	28		1,617.96	490.06		(2,108.02)	59,259.36
39	29		1,630.98	477.04		(2,108.02)	57,628.38
40	30		1,644.11	463.91		(2,108.02)	55,984.27
41	31		1,657.35	450.67		(2,108.02)	54,326.92
42	32		1,670.69	437.33		(2,108.02)	52,656.23
43	33		1,684.14	423.88		(2,108.02)	50,972.09
44	34		1,697.69	410.33		(2,108.02)	49,274.40
45	35		1,711.36	396.66		(2,108.02)	47,563.04
46	36		1,725.14	382.88		(2,108.02)	45,837.90
47	37		1,739.02	369.00		(2,108.02)	44,098.88
48	38		1,753.02	355.00		(2,108.02)	42,345.86
49	39		1,767.14	340.88		(2,108.02)	40,578.72
50	40		1,781.36	326.66		(2,108.02)	38,797.36
51	41		1,795.70	312.32		(2,108.02)	37,001.66
52	42		1,810.16	297.86		(2,108.02)	35,191.50
53	43		1,824.73	283.29		(2,108.02)	33,366.77
54	44		1,839.41	268.60		(2,108.02)	31,527.35
55	45		1,854.22	253.80		(2,108.02)	29,673.13
56	46		1,869.15	238.87		(2,108.02)	27,804.98
57	47		1,884.20	223.82		(2,108.02)	25,919.78
58	48		1,899.37	208.65		(2,108.02)	24,020.41
59	49		1,914.66	193.36		(2,108.02)	22,105.75
60	50		1,930.07	177.95		(2,108.02)	20,175.68
61	51		1,945.61	162.41		(2,108.02)	18,230.27
62	52		1,961.27	146.75		(2,108.02)	16,268.80
63	53		1,977.06	130.96		(2,108.02)	14,291.74
64	54		1,992.87	115.05		(2,108.02)	12,298.77
65	55		2,009.01	99.01		(2,108.02)	10,289.76
66	56		2,025.19	82.83		(2,108.02)	8,264.57
67	57		2,041.49	66.53		(2,108.02)	6,223.08
68	58		2,057.92	50.10		(2,108.02)	4,163.18
69	59		2,074.48	33.53		(2,108.02)	2,090.67
70	60		2,091.19	16.83		(2,108.02)	0.00
71	Total		100,000.00	76,480.68	6,000.00		