

SizeSet size of model/XGn12 LOAN.XLS

Description Amortization schedule for a normal mortgage. Will display or print up to 50 years depending on avail memory (i.e.>512K).

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Date written Oct, 1983
Date last modified 11-Oct-83 Rev #: 2.8
Date last used or run 29-Jan-23

Backup filename This is it! Backup disk none

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or leave a msg on the Walnut Creek BBS (415)-937-0156

>>>>>>> Press {Ctrl} M to begin the model <<<<<<<<<

>>>>>>> Press {Ctrl}{Break} to abort user menu <<<<<<<<<

Borrower: XYZ Corp Start year: 93
Int rate: 8.50% Term(yrs): 30 Start month: 4
Pds/year: 12 & (mos): 0
Payment: Err:522 Beg. Bal: Err:522

Table with 6 columns: MMM-YY, Payment Amount, Interest, Principal Reduction, Remaining Balance, Year-to-date Interest. Rows show monthly payments from Apr-93 to Jul-94, all with 'Err:522' values.


```

{home}                               Main Worksheet Menu
/XMg3~
Enter      Print      Reset      Modify      Save      Quit(w/Erase)
Enter or edit  Go to the print me Reset the worksh Modify the logic in Save or resave th Quit this model
/XGg14~    /XGw2~    /WGPD/WGRM{hc/WGRM    {Goto}I21~{?}~    {Goto}I21~
           /REa54.h676~    /WGPD           /WGRA           /WGRA
           /XGg2~           /WS            /WGPE           /WGPE
                                           {home}         /WEY
                                           /FS{?}~R~     {home}
                                           /WS            /XQ~
                                           /XGg2~

```

Data Entry menu

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/XMg15~
Size      Assumptions  Data      Calculate  Save      Main
Set size of model Enter assumption Enter individual p Calculate the mod Save or resave th Return to main me
/XGn12~   {goto}a21~{right}{ {goto}a21~{goto}b /WGRA/WGPE{go {Goto}I21~{?}~    /XGg2~
           {goto}b22~{?}~           {calc}{calc}      /WGRA/WGPE{home}
           {down}{?}~{down}{?}~{goto}d22~{?}~ /XGg2~           /FS{?}~R~
           {goto}e24~{?}~{goto}f21~{?}~           /WS/XGg2~
           {down}{?}~{goto}a21~/XGg14~

```

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Month      Year      *****
           4          93      * >>>      IF YOU ARE WISH TO SAVE THIS PARTICULAR
           5          93      *           WORKSHEET AND RESULTS, REMEMBER TO
           6          93      * >>>      NAME IT SOMETHING OTHER THAN 'LOAN.XLS'
           7          93      *           IF YOU JUST PRESS {RTN} THIS WORKSHEET
           8          93      *           WILL REPLACE THE 'LOAN.XLS' AND ERASE
           9          93      *           SOME OF THE BUILT-IN OPTIONS. ALSO,
           10         93      * >>>      PART OF THE 'QUIT' COMMAND ON THE USER
           11         93      *           MENU WILL WIPE OUT THESE RESULTS !!
           12         93      *****      *****
           1          94      *****      *****
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Press {Enter} to continue

This worksheet will calculate and c

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amortization schedule for up to 50 ye
I suggest you print these instructions
them until you are familiar with the w

1. Press (Ctrl){M} to obtain menu. {C
2. Select ENTER from main menu, tl
You must set the max number of y
model will then expand its formula:
If you selected a schedule too larg
error, but the schedule will still calc
3. After the size is set, select ASSUM
each variable that needs to be ent
bal blank by entering over the ERF
item. BUT, it cannot calculate both
payment or Beg. bal and enter the
that is ok since you have a backup
4. Press CALCULATE to compute. S
5. To print the amortization schedule
finally the report size correspondin
6. The model is fairly flexible. Extra p
to any or all years by MODIFYing t
editing the cell formula by adding +
formula. Similarly different paymer
for each year is lieu of the formula.
7. Finally, the model demonstrates s
menus and macros used. Have fur

Note: This worksheet was converted
in 1993. Hopefully everything wo

>>>>>>>>>> Press {Ctrl}{M} to i

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Data Entry or Edit Menu

/XMn3~				
General	Baseyear	Inflation	Calculate	Print
Enter general data	Enter baseyear e	Enter inflation dat	Calculate model	Go to the print me
/WGRM	/XGn2~	/XGn2~	{calc}	/XGw2~
/WTC			/XGn2~	/WGRA~
{GoTo}A21~				/WGPE~
/XGn2~				/XGn2~

Size menu

/XMn13~				
5YEARS	10YEARS	15YEARS	20YEARS	25YEARS
Create 5 year amc	Create 10 year an	Create 15 year an	Create 20 year an	Create 25 year an
/WGRM/WGPD{hc	/WGRM/WGPD{hc	/WGRM/WGPD{hc	/WGRM/WGPD{hc	/WGRM/WGPD{hc
{goto}a54~	{goto}a54~	{goto}a54~	{goto}a54~	{goto}a54~
/Ca41.h52~~	/Ca41.h52~~	/Ca41.h52~~	/Ca41.h52~~	/Ca41.h52~~
{goto}a67~	{goto}a67~	{goto}a67~	{goto}a67~	{goto}a67~
/Ca41.h65~~	/Ca41.h65~~	/Ca41.h65~~	/Ca41.h65~~	/Ca41.h65~~
/XGg14~	{goto}a93~	{goto}a93~	{goto}a93~	{goto}a93~
	/Ca41.h91~~	/Ca41.h91~~	/Ca41.h91~~	/Ca41.h91~~
	{goto}a145~	{goto}a145~	{goto}a145~	{goto}a145~
	/Ca41.h52~~	/Ca67.h143~~	/Ca41.h143~~	/Ca41.h143~~
	/XGg14~	/XGg14~	{goto}a249~	{goto}a249~
			/Ca210.h247~~	/Ca145.h247~~
			/XGg14~	/XGg14~

:nu

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{goto}k40~

LOAN.XLS Documentation

isplay or print a monthly loan

years depending on available memory.
and retain
worksheet. The basic process is:

Ctrl{H} will get you to this screen.

then SIZE from the first sub-menu. You must set the max number of years
years that you wish to calculate. The
s to fill up to available memory.
e for you memory, you will get an
calculate and print ok.

OPTIONS. The cursor will move to
ered. If you leave payment or Beg.
2, Lotus will calculate the missing
missing items. If you know the
m, you will erase the formula but
copy of this model. Right??

SAVE requires a different filename to
I. MAIN returns to the main menu.
3, select PRINT then REPORTS and
g to your model size.

principal payments can be added
the model from the MAIN menu and
'extraamount' to the end of the
it amounts can simply be entered

.
some unusual uses of 1-2-3 in the
7!

Phil

ed from Lotus to Excel by Steve Harney
works the way Phil intended..... S.H.
access the main menu and begin. <<<<<<<<

Main	Save	Quit(w/Erase)
Return to main m	Save or resave th	Quit this model
{home}	{Goto} 21~{?}~	{Goto} 21~
/WGRA~	/WGRA	/WGRA
/WGPE~	/WGPE	/WGPE
/XGg2~	{home}	/WEY
/WS	/FS{?}~R~	{home}
	/WS	/XQ~
	/XGg2~	

30YEARS	MORE	Enter
Create 30 year arr	More than 30 year	Go to data entry menu
/WGRM/WGPD{hc/XGw12~		/WGRM/WGPE{home}
{goto}a54~		/XGg14~
/Ca41.h52~~		
{goto}a67~		
/Ca41.h65~~		
{goto}a93~		
/Ca41.h91~~		
{goto}a145~		
/Ca41.h143~~		
{goto}a249~		
/Ca80.h247~~		
/XGg14~		

/XMw3~	
Worksheets	Reports
Print worksheets	Print reports
/XGaf2~	/XGao2~

/XMw13~	
35YEARS	40YEARS
Create 35 year arr	Create 40 year arr
/WGRM/WGPD{hc/XGw12~	/WGRM/WGPD{hc/XGw12~
{goto}a54~	{goto}a54~
/Ca41.h52~~	/Ca41.h52~~
{goto}a67~	{goto}a67~
/Ca41.h65~~	/Ca41.h65~~
{goto}a93~	{goto}a93~
/Ca41.h91~~	/Ca41.h91~~
{goto}a145~	{goto}a145~
/Ca41.h143~~	/Ca41.h143~~
{goto}a249~	{goto}a249~
/Ca41.h247~~	/Ca41.h247~~
{goto}a457~	{goto}a457~
/Ca431.h455~~	/Ca366.h455~~
/XGg14~	/XGg14~

Print menu

Formulas	Main	Quit(w/Save)
Print formulas	Return to main m	Quit this model
/XGax2~	{home}	{home}
/WGRA~	/WGRA~	/WTC
/WGPE~	/WGPE~	/WGRA
/XGw2~	/XGg2~	/WGPE
		/FS{?}~R~
		/XQ~

50YEARS Enter

Create 50 year arr Go to data entry menu

/WGRM/WGPD{h{/WGRM/WGPE{home}

{goto}a54~ /XGg14~

/Ca41.h52~~

{goto}a67~

/Ca41.h65~~

{goto}a93~

/Ca41.h91~~

{goto}a145~

/Ca41.h143~~

{goto}a249~

/Ca41.h247~~

{goto}a457~

/Ca236.h455~~

/XGg14~

Worksheets print menu

/XMaf3~

General

Operations

Inflation

Forms

Advance

THIS MENU IS N THIS MENU IS N THIS MENU IS N THIS MENU IS N Advance paper 2

/XGaf2~

/XGaf2~

/XGaf2~

/XGaf2~

/PPPQ

/XGaf2~

{Printing examples}

/PPCA

/PPCA

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/PPCA

Rdescription~

Roperations~

Rinflation~

Rforms~

OHDate: @|Gene OHDate: @|Histor OHDate: @|Inflati OHDate: @|Data Input Worksheets~

F|- Page # -|~

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MR77~Q

MR77~Q

MR77~Q

MR77~Q

AGPQ

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AGPQ

/XGaf2~

/XGaf2~

/XGaf2~

/XGaf2~

Print	Main	Quit(w/Save)
Return to print me	Return to main m	Quit this model
/XGw2~	/PPCAQ	{home}
	{home}	/WTC
	/WGRA~	/WGRA
	/WGPE~	/WGPE
	/XGg2~	/FS{?}~R~
		/XQ~

/XMao3~	
1YEAR	5YEARS
Print 1 years amor	Print 5 years amor
/PPCA	/PPCA
R1yr~	R5yrs~
OH LOAN AMOR1	OH LOAN AMOR1
FDate prepared: @	FDate prepared: @
BRa21.f27~	BRa21.f27~
QAGPCAQ	QAGPCAQ
/XGao2~	/XGao2~

/XMao16~	
15YEARS	20YEARS
Print 15 year amor	Print 20 year amor
/PPCA	/PPCA
R15years~	R20years~
OH LOAN AMOR1	OH LOAN AMOR1
FDate prepared: @	FDate prepared: @
BRa21.f27~	BRa21.f27~
QAGPCAQ	QAGPCAQ
/XGao15~	/XGao15~

Reports print menu #1

10YEARS	COMPLETE	Advance	Print Menu#2	Main	Quit(w/Save)
Print 10 year amortization	Print complete amortization	Advance paper	Go to second print menu	Return to main menu	Quit this model
/PPCA	/PPCA	/PPPPQ	/XGao15~	{home}	{home}
R10yrs~	Rcomplete~	/XGao2~		/WGRA~	/WTC
OH LOAN AMORTIZATION CALCULATOR - COMPLETE				/WGPE~	/WGRA
FDate prepared: @ - Page #- ~				/XGg2~	/WGPE
BRa21.f27~	BRa21.f27~				/FS{?}~R~
QAGPCAQ	QAGPCAQ				/XQ~
/XGao2~	/XGao2~				

Reports print menu #2

25YEARS	30YEARS	40YEARS	50YEARS	Return	Main
Print 25 year amortization	Print 30 year amortization	Print 40 year amortization	Print 50 year amortization	Return to Reports	Return to main menu
/PPCA	/PPCA	/PPCA	/PPCA	{home}	{home}
R25years~	R30years~	R40years~	R50years~	/WGRA~	/WGRA~
OH LOAN AMORTIZATION CALCULATOR - COMPLETE				/WGPE~	/WGPE~
FDate prepared: @ - Page #- ~				/XGao2~	/XGg2~
BRa21.f27~	BRa21.f27~	BRa21.f27~	BRa21.f27~		
QAGPCAQ	QAGPCAQ	QAGPCAQ	QAGPCAQ		
/XGao15~	/XGao15~	/XGao15~	/XGao15~		

Formulas print menu

/XMax3~

FORMULA1

FORMULA2

FORMULA3

FORMULA4

Advance

THIS MENU IS N

THIS MENU IS N

THIS MENU IS N

THIS MENU IS N

Advance paper

/XGax2~

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/XGax2~

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Formulas print me

/XMax3~

FORMULA1

Listing

FORMULA2

Listing

FORMULA3

Listing

Print	Main	Quit(w/Save)
Return to print me	Return to main m	Quit this model
/XGw2~	{home}	{home}
	/WGRA~	/WTC
	/WGPE~	/WGRA
	/XGg2~	/WGPE
		/FS{?}~R~
		/XQ~

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FORMULA4	Advance	Print	Main	Quit(w/Save)
Listing	Advance paper	Return to print me	Return to main m	Quit this model
/XGax2~	/PPPPQ	/XGw2~	{home}	{home}
	/XGax2~		/WGRA~	/WTC
			/WGPE~	/WGRA
			/XGe2~	/WGPE
				/FS~R
				/XQ~