

=====

LOAN AMORTIZATION CALCULATOR

=====

TERMS OF LOAN

=====

=====

AMORTIZATION SCHEDULE

=====

Payment  
Number

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16
- 17
- 18
- 19
- 20
- 21
- 22
- 23
- 24
- 25
- 26
- 27
- 28
- 29
- 30

31  
32  
33  
34  
35  
36

=====  
MACRO  
=====

\a

ADD

DEL\_ROW

DEL

Sheet1

=====  
 =====  
 =====  
 First Payment Date  
 Principal Borrowed  
 Term in Months  
 Beginning Interest Rate  
 Payment  
 =====  
 =====

Payment Date	Current Rate	Payment
07/31/87	9.75%	\$321.50
08/31/87	9.75%	\$321.50
09/30/87	9.75%	\$321.50
10/31/87	9.75%	\$321.50
11/30/87	9.75%	\$321.50
12/31/87	9.75%	\$321.50
01/31/88	9.75%	\$321.50
02/29/88	9.75%	\$321.50
03/31/88	9.75%	\$321.50
04/30/88	9.75%	\$321.50
05/31/88	9.75%	\$321.50
06/30/88	9.75%	\$321.50
07/31/88	9.75%	\$321.50
08/31/88	9.75%	\$321.50
09/30/88	9.75%	\$321.50
10/31/88	9.75%	\$321.50
11/30/88	9.75%	\$321.50
12/31/88	9.75%	\$321.50
01/31/89	9.75%	\$321.50
02/28/89	9.75%	\$321.50
03/31/89	9.75%	\$321.50
04/30/89	9.75%	\$321.50
05/31/89	9.75%	\$321.50
06/30/89	9.75%	\$321.50
07/31/89	9.75%	\$321.50
08/31/89	9.75%	\$321.50
09/30/89	9.75%	\$321.50
10/31/89	9.75%	\$321.50
11/30/89	9.75%	\$321.50
12/31/89	9.75%	\$321.50

Sheet1

01/31/90	9.75%	\$321.50
02/28/90	9.75%	\$321.50
03/31/90	9.75%	\$321.50
04/30/90	9.75%	\$321.50
05/31/90	9.75%	\$321.50
06/30/90	9.75%	\$321

```

=====
=====
{RECALC COUNT_ROWS}
{GETNUMBER "How many months is your loan (greater than 35)? ",NEW_ROWS}
{PANELOFF}{WINDOWSOFF}
{IF NEW_ROWS<36}{HOME}{QUIT}
{IF COUNT_ROWS=NEW_ROWS}{HOME}{QUIT}
{IF NEW_ROWS<COUNT_ROWS}{BRANCH DEL_ROW}
{GOTO}TOTAL_ROWS~
+NEW_ROWS-COUNT_ROWS-1~
{RECALC ADD}
{GOTO}AMORT_TABLE~
{END}{DOWN}
/wir

```

#NAME?

```

~{UP}/c.{END}{RIGHT}~
{DOWN}~{END}{DOWN}~{HOME}
{PANELON}{WINDOWSON}{BEEP 4}

```

```

{GOTO}TOTAL_ROWS~
{RECALC DEL}
{GOTO}AMORT_TABLE~

```

#NAME?

```

/wdr
{END}{DOWN}{UP}~
{UP}/c{END}{RIGHT}~
{DOWN}~{HOME}
{PANELON}{WINDOWSON}{BEEP 4}

```

COUNT\_ROWS

36

NEW\_ROWS

36

=====

=====

CRITERION RANGE

=====

07/31/87	Payment	Payment
\$10000	Number	Date
36		TRUE
9.75%		
\$321.50		

=====

STATISTICS RANGE

=====

Interest Portion	Principal Portion	Principal Balance	Beginning Balance	Ending Balance	
\$81	\$240.25	\$9760	=====	=====	
\$79	\$242.20	\$9518	OUTPUT RANGE		
\$77	\$244.17	\$9273	=====	=====	
\$75	\$246.15	\$9027	Payment	Payment	
\$73	\$248.15	\$8779	Number	Date	
\$71	\$250.17	\$8529		1	01/28/1987
\$69	\$252.20	\$8277		2	02/28/1987
\$67	\$254.25	\$8022		3	03/28/1987
\$65	\$256.32	\$7766		4	04/28/1987
\$63	\$258.40	\$7508		5	05/28/1987
\$61	\$260.50	\$7247		6	06/28/1987
\$59	\$262.62	\$6985		7	07/28/1987
\$57	\$264.75	\$6720		8	08/28/1987
\$55	\$266.90	\$6453		9	09/28/1987
\$52	\$269.07	\$6184		10	10/28/1987
\$50	\$271.26	\$5913		11	11/28/1987
\$48	\$273.46	\$5639		12	12/28/1987
\$46	\$275.68	\$5364			
\$44	\$277.92	\$5086			
\$41	\$280.18	\$4805			
\$39	\$282.46	\$4523			
\$37	\$284.75	\$4238			
\$34	\$287.06	\$3951			
\$32	\$289.40	\$3662			
\$30	\$291.75	\$3370			
\$27	\$294.12	\$3076			
\$25	\$296.51	\$2779			
\$23	\$298.92	\$2480			
\$20	\$301.35	\$2179			
\$18	\$303.79	\$1875			

Sheet1

\$15	\$306.26	\$1569
\$13	\$308.75	\$1260
\$10	\$311.26	\$949
\$8	\$313.79	\$635
\$5	\$316.34	\$319
\$3	\$319	\$0

=====  
=====  
=====

Calculate Count\_rows

Total Length;off screen  
Must be > 35; Go to Home and Quit  
Quit if rows exist  
Decide to add or del  
Move to Total\_rows  
Formula for Total\_rows  
Calculate ADD  
Move to Amort. Table  
End of Amort. Table  
Insert Row  
Number of rows to insert  
Copy the formulas  
Area to copy to  
Panel & Windows on; Beep when finished

Move to Total\_rows  
Calculate Del  
Move to Amort. Table  
Move down rows  
Delete rows  
All but last row  
Copy Formulas  
Area to copy to  
Panel & Windows on; Beep when finished

TOTAL\_ROWS  
-1

Sheet1

Current Rate	Payment	Interest Portion	Principal Portion	Principal Balance
		\$0.00 Interest Paid		\$0.00
		\$0.00 Principal Paid		\$0.00

Current Rate	Payment	Interest Portion	Principal Portion	Principal Balance
9.75%	\$321.50	\$81.25	\$240.25	\$9759.75
9.75%	\$321.50	\$79.30	\$242.20	\$9517.55
9.75%	\$321.50	\$77.33	\$244.17	\$9273.38
9.75%	\$321.50	\$75.35	\$246.15	\$9027.23
9.75%	\$321.50	\$73.35	\$248.15	\$8779.07
9.75%	\$321.50	\$71.33	\$250.17	\$8528.90
9.75%	\$321.50	\$69.30	\$252.20	\$8276.70
9.75%	\$321.50	\$67.25	\$254.25	\$8022.45
9.75%	\$321.50	\$65.18	\$256.32	\$7766.13
9.75%	\$321.50	\$63.10	\$258.40	\$7507.73
9.75%	\$321.50	\$61.00	\$260.50	\$7247.24
9.75%	\$321.50	\$58.88	\$262.62	\$6984.62