

Amortization

Loan Amortization

Inputs

| | |
|-----------------------|--------|
| Loan Principal Amount | 165000 |
| Annual Interest Rate | 0.0775 |
| Loan Period in Years | 30 |
| Base Year of Loan | 1996 |
| Base Month of Loan | 9 |

Payments in First 12 Months

| Year | Month | Balance | Payments | Principal |
|--------|--------|-----------|----------|-----------|
| #NAME? | #NAME? | 165000 | 1182.08 | 116.45 |
| #NAME? | #NAME? | 164883.55 | 1182.08 | 117.21 |
| #NAME? | #NAME? | 164766.34 | 1182.08 | 117.96 |
| #NAME? | #NAME? | 164648.38 | 1182.08 | 118.73 |
| #NAME? | #NAME? | 164529.65 | 1182.08 | 119.49 |
| #NAME? | #NAME? | 164410.16 | 1182.08 | 120.26 |
| #NAME? | #NAME? | 164289.9 | 1182.08 | 121.04 |
| #NAME? | #NAME? | 164168.86 | 1182.08 | 121.82 |
| #NAME? | #NAME? | 164047.04 | 1182.08 | 122.61 |
| #NAME? | #NAME? | 163924.43 | 1182.08 | 123.4 |
| #NAME? | #NAME? | 163801.03 | 1182.08 | 124.2 |
| #NAME? | #NAME? | 163676.83 | 1182.08 | 125 |

Yearly Schedule of Balances and Payments

| | Year | Balance | Payments | Principal |
|----|---------|---------|----------|-----------|
| | Err:502 | Err:502 | Err:502 | Err:502 |
| 2 | Err:502 | Err:502 | Err:502 | Err:502 |
| 3 | Err:502 | Err:502 | Err:502 | Err:502 |
| 4 | Err:502 | Err:502 | Err:502 | Err:502 |
| 5 | Err:502 | Err:502 | Err:502 | Err:502 |
| 6 | Err:502 | Err:502 | Err:502 | Err:502 |
| 7 | Err:502 | Err:502 | Err:502 | Err:502 |
| 8 | Err:502 | Err:502 | Err:502 | Err:502 |
| 9 | Err:502 | Err:502 | Err:502 | Err:502 |
| 10 | Err:502 | Err:502 | Err:502 | Err:502 |
| 11 | Err:502 | Err:502 | Err:502 | Err:502 |
| 12 | Err:502 | Err:502 | Err:502 | Err:502 |
| 13 | Err:502 | Err:502 | Err:502 | Err:502 |
| 14 | Err:502 | Err:502 | Err:502 | Err:502 |
| 15 | Err:502 | Err:502 | Err:502 | Err:502 |
| 16 | Err:502 | Err:502 | Err:502 | Err:502 |
| 17 | Err:502 | Err:502 | Err:502 | Err:502 |
| 18 | Err:502 | Err:502 | Err:502 | Err:502 |

Amortization

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|----|---------|---------|---------|---------|
| 19 | Err:502 | Err:502 | Err:502 | Err:502 |
| 20 | Err:502 | Err:502 | Err:502 | Err:502 |
| 21 | Err:502 | Err:502 | Err:502 | Err:502 |
| 22 | Err:502 | Err:502 | Err:502 | Err:502 |
| 23 | Err:502 | Err:502 | Err:502 | Err:502 |
| 24 | Err:502 | Err:502 | Err:502 | Err:502 |
| 25 | Err:502 | Err:502 | Err:502 | Err:502 |
| 26 | Err:502 | Err:502 | Err:502 | Err:502 |
| 27 | Err:502 | Err:502 | Err:502 | Err:502 |
| 28 | Err:502 | Err:502 | Err:502 | Err:502 |
| 29 | Err:502 | Err:502 | Err:502 | Err:502 |
| 30 | Err:502 | Err:502 | Err:502 | Err:502 |

Amortization

Key Figures

| | |
|---------------------------------|----------|
| Annual Loan Payments | 14184.96 |
| Monthly Payments | 1182.08 |
| Interest in First Calendar Year | #NAME? |
| Interest Over Term of Loan | Err:502 |
| Sum of All Payments | Err:502 |

| Interest | Cumulative Principal | Cumulative Interest | Ending Balance |
|----------|-------------------------|------------------------|-------------------|
| 1065.63 | 116.45 | 1065.63 | 164883.55 |
| 1064.87 | 233.66 | 2130.5 | 164766.34 |
| 1064.12 | 351.62 | 3194.62 | 164648.38 |
| 1063.35 | 470.35 | 4257.97 | 164529.65 |
| 1062.59 | 589.84 | 5320.56 | 164410.16 |
| 1061.82 | 710.1 | 6382.38 | 164289.9 |
| 1061.04 | 831.14 | 7443.42 | 164168.86 |
| 1060.26 | 952.96 | 8503.68 | 164047.04 |
| 1059.47 | 1075.57 | 9563.15 | 163924.43 |
| 1058.68 | 1198.97 | 10621.83 | 163801.03 |
| 1057.88 | 1323.17 | 11679.71 | 163676.83 |
| 1057.08 | 1448.17 | 12736.79 | 163551.83 |

| Interest | Cumulative Principal | Cumulative Interest | Ending Balance |
|----------|-------------------------|------------------------|-------------------|
| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
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| Err:502 | Err:502 | Err:502 | Err:502 |

Amortization

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| Err:502 | Err:502 | Err:502 | Err:502 |
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| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
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| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |
| Err:502 | Err:502 | Err:502 | Err:502 |

Variables

| | | |
|--------------------|---|-------------------|
| %Version1_C | 2 | : version counter |
| %Is_Canada | | |

| | |
|---------------|-------|
| %Pop_Looku? 1 | A:E5 |
| ? 2 | A:E10 |
| ? 3 | A:E8 |

```
%Lookup_CeA:E5
%Current_Po? 1
```

Loan work area

@ipaymt and @ppaymt lookup tables

| | |
|--------------|---------|
| BaseYearMon | #NAME? |
| BaseYear | 1996.75 |
| LastYear | 2026.66 |
| Term Months | 360 |
| Term Years | 30 |
| MosinLastYea | 8 |

[illegible]

WorkArea

[illegible]

Bold items are referenced to duplicate strings

Amortization Sheet Strings

RangeNames Strings

| | |
|------|--|
| A_1 | Loan Amortization |
| A_2 | Key Figures |
| A_3 | Annual Loan Payments |
| A_4 | Monthly Payments |
| A_5 | Interest in First Calendar Year |
| A_6 | Interest Over Term of Loan |
| A_7 | Sum of All Payments |
| A_8 | Inputs |
| A_9 | Loan Principal Amount |
| A_10 | Annual Interest Rate |
| A_11 | Loan Period in Years |
| A_12 | Base Year of Loan |
| A_13 | Base Month of Loan |
| A_14 | Payments in First 12 Months |
| A_15 | Year |
| A_16 | Month |
| A_17 | Beginning |
| A_18 | Balance |
| A_19 | Payments |
| A_20 | Principal |
| A_21 | Interest |
| A_22 | Cumulative |
| A_23 | Principal |
| A_24 | Cumulative |
| A_25 | Interest |
| A_26 | Ending |
| A_27 | Balance |
| A_28 | Yearly Schedule of Balances and Payments |

Button Strings

RangeNames Strings

| | |
|------|----------|
| %B_1 | New Loan |
|------|----------|

Sheet names must be in order

Sheet Strings

RangeNames Strings

| | |
|------|--------------|
| %S_1 | Amortization |
| %S_2 | WorkArea |
| %S_3 | Strings |
| %S_4 | Scripts |

Function Strings

RangeNames Strings

| | |
|------|--------------|
| %F_1 | screen-width |
|------|--------------|

Strings

Range Strings

RangeNames Strings

| | |
|-------|------------------|
| %R_1 | %Current_Pop |
| %R_2 | Loan |
| %R_3 | %Width |
| %R_4 | %Custom_Size |
| %R_5 | %CurrentSize |
| %R_6 | %Scrn_Size_Table |
| %R_7 | %Version1_Count |
| %R_8 | %Lookup_Cell |
| %R_10 | %Amort_range |
| %R_11 | Blank |
| %R_12 | Loan 1 |
| %R_13 | Original |
| %R_14 | %Is_Canada |
| %R_15 | %Pop_Lookup |

FileInfo Strings

RangeNames Strings

| | |
|------|--|
| %D_1 | SmartMasters |
| %D_2 | Amortize a Loan |
| %D_3 | Use this SmartMaster to calculate monthly payments and a first-year schedule for a loa |

Pop-up Strings

RangeNames Strings

| | |
|------|---|
| %P_1 | Click here to select a version of your data. See Help for more details on versions. |
| %P_2 | Enter the number of the first month that a payment will be made. |
| %P_3 | Loan period must not exceed 30 years. |

Strings

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