

Model filename

Description

Author

Date written

Date last modified

Date last used or run

Backup filename

Contact person

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

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

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

Borrower:	XYZ Corp
Int rate:	8.50%
Pds/year:	12
Payment:	Err:522
	Payment
MMM-YY	Amount

=====	=====
	#NAME? Err:522
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Sheet1

#NAME?	Err:522
#NAME?	Err:522
#NAME?	Err:522

LOAN.WKS

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

Philip Eskildsen
Oct, 1983

10/11/83 Rev #: 2.8
03/19/25

This is it!

Backup disk none

Philip Eskildsen
P.O. Box 1027
Lafayette, CA 94549

Term(yrs):	12	Start year:	83
& (mos):	1	Start month:	4

Beg. Bal:	Err:522	
Principal	Remaining	Year-to-date
Reduction	Balance	Interest

Interest

[illegible]

Sheet1

Err:522	Err:522	Err:522	Err:522
Err:522	Err:522	Err:522	Err:522
Err:522	Err:522	Err:522	Err:522

{home}
/XMg3~
Enter Print
Enter or edit Go to the print menu
/XGg14~ /XGw2~

/XMg15~
Size Assumptions
Set size of model Enter assumptions in loan amortization model
/XGn12~ {goto}a21~{right}{?}~
{goto}b22~{?}~
{down}{?}~{down}{?}~{goto}d22~{?}~{down}{?}~
{goto}e24~{?}~{goto}f21~{?}~
{down}{?}~{goto}a21~ /XGg14~

Month	Year
	4 83
	5 83
	6 83
	7 83
	8 83
	9 83
	10 83
	11 83
	12 83
	1 84
	2 84
	3 84
	4 84
	5 84
	6 84
	7 84
	8 84
	9 84
	10 84
	11 84
	12 84

Sheet1

1	85
2	85
3	85

Sheet1

Main Worksheet Menu

Reset

Reset the worksheet

/WGPD/WGRM{home}

/REa54.h676~

/XGg2~

Data Entry menu

Data

Enter individual payment amounts (to return to menu press {alt}{M})

{goto}a21~{goto}b28~

* >>>

*

*

* >>>

*

*

* >>>

*

Modify
Modify the logic in the current model
/WGRM
/WGPD
/WS

Calculate
Calculate the model
/WGRA/WGPE{goto}a21~
{calc}{calc}
/XGg2~

IF YOU ARE WISH TO SAVE THIS PARTICULAR
WORKSHEET AND RESULTS, REMEMBER TO
NAME IT SOMETHING OTHER THAN 'LOAN.WKS'
IF YOU JUST PRESS {RTN} THIS WORKSHEET
WILL REPLACE THE 'LOAN.WKS' AND ERASE
SOME OF THE BUILT-IN OPTIONS. ALSO,
PART OF THE 'QUIT' COMMAND ON THE USER
MENU WILL WIPE OUT THESE RESULTS !!

Press {Enter} to continue

Sheet1

Save
Save or resave the current model
{Goto}I21~{?}~
/WGRA
/WGPE
{home}
/FS{?}~R~
/WS
/XGg2~

Save
Save or resave the current model
{Goto}I21~{?}~
/WGRA/WGPE{home}
/FS{?}~R~
/WS/XGg2~

This worksheet will calculate and display or print a monthly loan amortization schedule for up to 50 years depending on available memory. I suggest you print these instructions using {Shift}{PrtSc} and retain them until you are familiar with the worksheet. The basic process is:

1. Press (Alt){M} to obtain menu. {Alt}{H} will get you to this screen.

Sheet1

2. Select ENTER from main menu, then SIZE from the first sub-menu. You must set the max number of years
You must set the max number of years that you wish to calculate. The
model will then expand its formulas to fill up to available memory.
If you selected a schedule too large for you memory, you will get an
error, but the schedule will still calculate and print ok.
3. After the size is set, select ASSUMPTIONS. The cursor will move to
each variable that needs to be entered. If you leave payment or Beg.
bal blank by entering over the ERR, lotus will calculate the missing
item. BUT, it cannot calculate both missing items. If you know the
payment or Beg. bal and enter them, you will erase the formula but
that is ok since you have a backup copy of this model. Right??
4. Press CALCULATE to compute. SAVE requires a different filename to
avoid wiping out the original model. MAIN returns to the main menu.
5. To print the amortization schedule, select PRINT then REPORTS and
finally the report size corresponding to your model size.
6. The model is fairly flexible. Extra principal payments can be added
to any or all years by MODIFYing the model from the MAIN menu and
editing the cell formula by adding +'extraamount' to the end of the
formula. Similarly different payment amounts can simply be entered
for each year is lieu of the formula.
7. Finally, the model demonstrates some unusual uses of 1-2-3 in the
menus and macros used. Have fun!

>>>>>>>

Quit(w/Erase)
Quit this model
{Goto}I21~
/WGRA
/WGPE
/WEY
{home}
/XQ~

Main
Return to main menu
/XGg2~

```
*****
                                                    *
                                                    *
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                                                    *
                                                    *
                                                    *
                                                    *
                                                    *
*****
*****
```

Press {Alt}{M} to access the main menu and begin. <<<<<<<

Sheet1

/XMn3~
General
Enter general data
/WGRM
/WTC
{GoTo}A21~
/XGn2~

Baseyear
Enter baseyear expense
/XGn2~

/XMn13~
5YEARS
Create 5 year amortization schedule
/WGRM/WGPD{home}
{goto}a54~
/Ca41.h52~~
{goto}a67~
/Ca41.h65~~
/XGg14~

10YEARS
Create 10 year amortization schedule
/WGRM/WGPD{home}
{goto}a54~
/Ca41.h52~~
{goto}a67~
/Ca41.h65~~
{goto}a93~
/Ca41.h91~~
{goto}a145~
/Ca41.h52~~
/XGg14~

Phil

Data Entry or Edit Menu

Inflation
Enter inflation data
/XGn2~

Calculate
Calculate model
{calc}
/XGn2~

Size menu

15YEARS
Create 15 year amortization schedule
/WGRM/WGPD{home}
{goto}a54~
/Ca41.h52~~
{goto}a67~
/Ca41.h65~~
{goto}a93~
/Ca41.h91~~
{goto}a145~
/Ca67.h143~~
/XGg14~

20YEARS
Create 20 year amortization schedule
/WGRM/WGPD{home}
{goto}a54~
/Ca41.h52~~
{goto}a67~
/Ca41.h65~~
{goto}a93~
/Ca41.h91~~
{goto}a145~
/Ca41.h143~~
{goto}a249~
/Ca210.h247~~
/XGg14~

{goto}k40~

Sheet1

Print

Go to the print menu

/XGw2~

/WGRA~

/WGPE~

/XGn2~

Main

Return to main menu

{home}

/WGRA~

/WGPE~

/XGg2~

/WS

25YEARS

Create 25 year amortization schedule

/WGRM/WGPD{home}

{goto}a54~

/Ca41.h52~~

{goto}a67~

/Ca41.h65~~

{goto}a93~

/Ca41.h91~~

{goto}a145~

/Ca41.h143~~

{goto}a249~

/Ca145.h247~~

/XGg14~

30YEARS

Create 30 year amortization schedule

/WGRM/WGPD{home}

{goto}a54~

/Ca41.h52~~

{goto}a67~

/Ca41.h65~~

{goto}a93~

/Ca41.h91~~

{goto}a145~

/Ca41.h143~~

{goto}a249~

/Ca80.h247~~

/XGg14~

Save	Quit(w/Erase)
Save or resave the current model	Quit this model
{Goto}I21~{?}~	{Goto}I21~
/WGRA	/WGRA
/WGPE	/WGPE
{home}	/WEY
/FS{?}~R~	{home}
/WS	/XQ~
/XGg2~	
MORE	Enter
More than 30 years	Go to data entry menu
/XGw12~	/WGRM/WGPE{home}
	/XGg14~

Sheet1

/XMw3~
Worksheets
Print worksheets
/XGaf2~

Reports
Print reports
/XGao2~

/XMw13~
35YEARS
Create 35 year amortization schedule
/WGRM/WGPD{home}
{goto}a54~
/Ca41.h52~~
{goto}a67~
/Ca41.h65~~
{goto}a93~
/Ca41.h91~~
{goto}a145~
/Ca41.h143~~
{goto}a249~
/Ca41.h247~~
{goto}a457~
/Ca431.h455~~
/XGg14~

40YEARS
Create 40 year amortization schedule
/WGRM/WGPD{home}
{goto}a54~
/Ca41.h52~~
{goto}a67~
/Ca41.h65~~
{goto}a93~
/Ca41.h91~~
{goto}a145~
/Ca41.h143~~
{goto}a249~
/Ca41.h247~~
{goto}a457~
/Ca366.h455~~
/XGg14~

Sheet1

Print menu

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

50YEARS	Enter
Create 50 year amortization schedule	Go to data entry menu
/WGRM/WGPD{home}	/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~	

Sheet1

/XMaf3~

General

THIS MENU IS NOT OPERATIVE IN THIS MODEL

/XGaf2~

/PPCA

Rdescription~

OHDate: @|General Project Description~

F|- Page # -|~

MR77~Q

AGPQ

/XGaf2~

Sheet1

Worksheets print menu

Operations

THIS MENU IS NOT OPERATIVE IN THIS MODEL

/XGaf2~

{Printing examples}

/PPCA

Roperations~

OHDate: @|Historical Operating Data~

F|- Page # -|~

MR77~Q

AGPQ

/XGaf2~

Inflation

THIS MENU IS NOT OPERATIVE IN THIS MODEL

/XGaf2~

/PPCA

Rinflation~

OHDate: @|Inflation Assumptions~

F|- Page # -|~

MR77~Q

AGPQ

/XGaf2~

Sheet1

Forms

THIS MENU IS NOT OPERATIVE IN THIS MODEL

/XGaf2~

Advance

Advance paper 2 pages

/PPPQ

/XGaf2~

Print

Return to print menu

/XGw2~

/PPCA

Rforms~

OHDate: @|Data Input Worksheets~

F|- Page # -|~

MR77~Q

AGPQ

/XGaf2~

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

/XMao3~
1YEAR
Print 1 years amortization schedule
/PPCA
R1yr~
OH|LOAN AMORTIZATION CALCULATOR - 1 YEAR~
FDate prepared: @|- Page #-|~
BRa21.f27~
QAGPCAQ
/XGao2~

/XMao16~
15YEARS
Print 15 year amortization schedule
/PPCA
R15years~
OH|LOAN AMORTIZATION CALCULATOR - 15 YEARS~
FDate prepared: @|- Page #-|~
BRa21.f27~
QAGPCAQ
/XGao15~

5YEARS

Print 5 years amortization schedule

/PPCA

R5yrs~

OH|LOAN AMORTIZATION CALCULATOR - 5 YEARS~

FDate prepared: @|- Page #-|~

BRa21.f27~

QAGPCAQ

/XGao2~

20YEARS

Print 20 year amortization schedule

/PPCA

R20years~

OH|LOAN AMORTIZATION CALCULATOR - 20 YEARS~

FDate prepared: @|- Page #-|~

BRa21.f27~

QAGPCAQ

/XGao15~

Reports print menu #1

10YEARS

Print 10 years amortization schedule

/PPCA

R10yrs~

OH|LOAN AMORTIZATION CALCULATOR - 10 YEARS~

FDate prepared: @|- Page #-|~

BRa21.f27~

QAGPCAQ

/XGao2~

Reports print menu #2

25YEARS

Print 25 year amortization schedule

/PPCA

R25years~

OH|LOAN AMORTIZATION CALCULATOR - 25 YEARS~

FDate prepared: @|- Page #-|~

BRa21.f27~

QAGPCAQ

/XGao15~

COMPLETE

Print complete amortization schedule

/PPCA

Rcomplete~

OH|LOAN AMORTIZATION CALCULATOR - COMPLETE~

FDate prepared: @|- Page #-|~

BRa21.f27~

QAGPCAQ

/XGao2~

30YEARS

Print 30 year amortization schedule

/PPCA

R30years~

OH|LOAN AMORTIZATION CALCULATOR - 30 YEARS~

FDate prepared: @|- Page #-|~

BRa21.f27~

QAGPCAQ

/XGao15~

Advance
Advance paper
/PPPPQ
/XGao2~

40YEARS
Print 40 year amortization schedule
/PPCA
R40years~
OH|LOAN AMORTIZATION CALCULATOR - 40 YEARS~
FDate prepared: @|- Page #-|~
BRa21.f27~
QAGPCAQ
/XGao15~

Sheet1

Print Menu#2

Go to second print menu for longer periods

/XGao15~

Main

Return to main menu

{home}

/WGRA~

/WGPE~

/XGg2~

Quit(w/Save)

Quit this model

{home}

/WTC

/WGRA

/WGPE

/FS{?}~R~

/XQ~

50YEARS

Print 50 year amortization schedule

/PPCA

R50years~

OH|LOAN AMORTIZATION CALCULATOR - 50 YEARS~

FDate prepared: @|- Page #-|~

BRa21.f27~

QAGPCAQ

/XGao15~

Return

Return to Reports #1 menu

{home}

/WGRA~

/WGPE~

/XGao2~

Main

Return to main menu

{home}

/WGRA~

/WGPE~

/XGg2~

/XMax3~
FORMULA1
THIS MENU IS NOT OPERATIVE IN THIS MODEL
/XGax2~

Sheet1

Formulas print menu

FORMULA2

THIS MENU IS NOT OPERATIVE IN THIS MODEL

/XGax2~

FORMULA3

THIS MENU IS NOT OPERATIVE IN THIS MODEL

/XGax2~

/XMax3~

FORMULA1

Listing

Sheet1

FORMULA4	Advance	Print
THIS MENU IS NOT OPERATIVE IN THIS MODEL	Advance paper	Return to print menu
/XGax2~	/PPPPQ	/XGw2~
	/XGax2~	

Formulas print menu

FORMULA2	FORMULA3	FORMULA4
Listing	Listing	Listing
		/XGax2~

Sheet1

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

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