

## Sheet1

Type Alt-I to input the variables and create a graph

Type Alt-V to View the parts of the worksheet

Type Alt-P to Print parts of the worksheet

To print a graph:

Use the /GRAPH SAVE command to save the current graph in a file. Print this file later using the PrintGraph portion of 1-2-3.

### MONTHLY CASH FLOWS - OPTION 1

period	Beginning debt	interest expense
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# PERFORMING CALCULATIONS

reduction of principal	interest expense after tax	total expense	month	Beginning debt
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\$0.00	#NAME?	#NAME?	1	\$125000
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PLEASE WAIT

### MONTHLY CASH FLOWS - OPTION 2

[illegible]

## Sheet1

[illegible]

## Sheet1

[illegible]

## Sheet1

[illegible]

## Sheet1

[illegible]



## Sheet1

[illegible]

## Sheet1

[illegible]



Sheet1

PRINCIPAL:	\$125000
- OPTION ONE	
TERM (YRS):	30
PAYMENTS PER YEAR:	12
POINTS (tax deductible):	2.00
OTHER CHARGES AS A PERCENT OF PRINCIPAL:	0.00%
NOMINAL INTEREST RATE:	11.50%
-----	
BEFORE TAX PERIODIC PAYMENT:	\$1,237.86
AFTER TAX MONTHLY PERCENTAGE RATE (MPR):	#NAME?
AFTER TAX NOMINAL RATE (MPR x 12):	#NAME?
AFTER TAX ANNUAL PERCENTAGE RATE (APR)*:	#NAME?
-----	

The NOMINAL INTEREST RATE is the periodic rate of interest that is stated in a loan agreement. The after-tax ANNUAL PERCENTAGE RATE (APR) will most likely differ from the nominal rate because of factors such as 1) tax effects; 2) the frequency of compounding and 3) the payment of points and other financial charges. \*  $APR = ((1 + MPR)^{12}) - 1$

TAX RATE: 33%

-- OPTION TWO -

30	
12	
6.00	
0.00%	
10.00%	
-----	
\$1,096.96	
#NAME?	
#NAME?	
#NAME?	
-----	

AFTER-TAX A.P.R FOR MORTGAGES OF THE SAME DURATION

	HOLDING	OPTION1	
		PERIOD IN YRS	
1		1	9.54%
		3	8.54%
5		4	8.34%
		7.50	8.25%
10		10	8.20%
		12.50	8.17%
15		15	8.16%
		17.50	8.15%
20		20	8.14%
		22.50	8.13%
25		25	8.13%
		27.50	8.13%
30		30	8.13%

CAUTION:

Printing the cashflows for 30 years will take 6 pages  
and can last quite a long while depending on your printer.

If you wish, you may return to the previous menu without

Sheet1

printing the cash flows by choosing 'QUIT' from the menu above.

OPTION 1

year 30

year 27.5

year 25

year 22.5

year 20

year 17.5

year 15

year 12.5

year 10

year 7.5

year 5

year 3

year 1

replace cash flow

OPTION 2

year 30

year 27.5

year 25

year 22.5

year 20

year 17.5

year 15

year 12.5

year 10

year 7.5

Sheet1

year 5

year 3

year 1

OPTION2

11.67%  
8.58%  
7.98%  
7.69%  
7.55%  
7.46%  
7.41%  
7.38%  
7.35%  
7.34%  
7.33%  
7.32%  
7.32%

Assumptions:

Federal income taxes are paid  
in the same period that  
interest is paid via the  
borrower altering the with-  
holding on his or her paycheck.

As a timing compromise, the  
tax shield is received 6  
months after the loan is  
closed.

```
{goto}INPUT~{goto}P2~/wtb/riP2..R9~/wtc
{indicate ""}{paneloff}{goto}G1~
{calc}{blank T125..U137}
{let T137,+APR1}
{Let F357,F357+B358}
{Let T136,(1+@irr(T137/P6,F27..F357))^P6-1}
{Let F327,F327+B328}
{Let T135,(1+@irr(T136/P6,F27..F327))^P6-1}
{Let F297,F297+B298}
{Let T134,(1+@irr(T135/P6,F27..F297))^P6-1}
{Let F267,F267+B268}
{Let T133,(1+@irr(T134/P6,F27..F267))^P6-1}
{Let F237,F237+B238}
{Let T132,(1+@irr(T133/P6,F27..F237))^P6-1}
{Let F207,F207+B208}
{Let T131,(1+@irr(T132/P6,F27..F207))^P6-1}
{Let F177,F177+B178}
{Let T130,(1+@irr(T131/P6,F27..F177))^P6-1}
{Let F147,F147+B148}
{Let T129,(1+@irr(T130/P6,F27..F147))^P6-1}
{Let F117,F117+B118}
{Let T128,(1+@irr(T129/P6,F27..F117))^P6-1}
{Let F87,F87+B88}
{Let T127,(1+@irr(T128/P6,F27..F87))^P6-1}
{Let F63,F63+B64}
{Let T126,(1+@irr(T127/P6,F27..F63))^P6-1}
{Let F39,F39+B40}
{Let T125,(1+@irr(T126/P6,F27..F39))^P6-1}
/cF38~F39..F387~
```

Print Macro

View Macro

\U Up & Down macro

```
~
{let U137,+APR2}
{let L357,L357+H358}
{let U136,(1+@irr(U137/Q6,L27..L357))^Q6-1}
{let L327,L327+H328}
{let U135,(1+@irr(U136/Q6,L27..L327))^Q6-1}
{let L297,L297+H298}
{let U134,(1+@irr(U135/Q6,L27..L297))^Q6-1}
{let L267,L267+H268}
{let U133,(1+@irr(U134/Q6,L27..L267))^Q6-1}
{let L237,L237+H238}
{let U132,(1+@irr(U133/Q6,L27..L237))^Q6-1}
{let L207,L207+H208}
{let U131,(1+@irr(U132/Q6,L27..L207))^Q6-1}
{let L177,L177+H178}
{let U130,(1+@irr(U131/Q6,L27..L177))^Q6-1}
{let L147,L147+H148}
{let U129,(1+@irr(U130/Q6,L27..L147))^Q6-1}
{let L117,L117+H118}
{let U128,(1+@irr(U129/Q6,L27..L117))^Q6-1}
```

Down

UpDn

Up



```
{let L87,L87+H88}
{let U127,(1+@irr(U128/Q6,L27..L87))^Q6-1}
{let L63,L63+H64}
{let U126,(1+@irr(U127/Q6,L27..L63))^Q6-1}
{let L39,L39+H40}
{let U125,(1+@irr(U126/Q6,L27..L39))^Q6-1}
/cL38~L39..L387~
{graph}
{home}{panelon}{indicate}
```

IS

# Sheet1

{paneloff}/xmAC8~{panelon}  
 Input  
 Print Input variables  
 /ppcarINPUT~  
 gpq  
 /xgAC7~

APR-Table  
 Print APR analysis table  
 /ppcarIRR~  
 gpq  
 /xgAC7~

Cash-Flow  
 Print cash flow for options 1 or 2  
 {goto}R141~  
 /xmAE12~  
 Option1  
 Print Cash Flows for Option 1  
 /ppcarCASH-FLOW-A~  
 /xmAE16~

{paneloff}/xmAC20~{panelon}  
 Input  
 Look at the Input variables  
 {goto}INPUT~  
 /xg\V~

APR-Table  
 Look at the APR table  
 {goto}IRR~  
 /xg\V~

1st-Cash-Flow  
 Look at the cash flow for option 1  
 {goto}A21~  
 {goto}A27~/wth  
 /xg\U~

{If @CellPointer("row")=27}/xgDOWN~  
 {If @CellPointer("row")=377}/xgUP~  
 /xgUPDN~

/xmAC35~  
 Down

Quit

{pgdn}  
 /xg\U~

{home}  
 /wtc  
 /xg\V~

/xmAC42~  
 Up

Down

Quit

{pgup}  
 /xg\U~

{pgdn}  
 /xg\U~

{home}  
 /wtc  
 /xg\V~

/xmAC50~

Up

Quit

{pgup}  
/xg\U~

{home}  
/wtc  
/xg\V~

Quit  
Return to instruction screen  
{home}{panelon}

Option2  
Print Cash Flows for Option 2  
/ppcarCASH-FLOW-B~

Quit  
Return to the main print menu  
/xg\p~

2nd-Cash-Flow  
Look at the cash flow for option 2  
{goto}G21~  
{goto}G27~/wth  
/xg\U~

Graph  
Look at the current graph  
{graph}  
/xg\V~

Quit  
Return to the instruction screen  
{home}  
{panelon}