



**MASTER AMORTIZER**  
**for WINDOWS™**  
**Version 2.8**



The Multi-faceted Amortizing Program

Copyright © 1992, Don Norman  
All Rights Reserved.

**Master Amortizer** is a powerful amortization program with a number of useful functions. In addition to calculating payments, it can create a comparative table of payments and, of course, a variable amortization schedule with any start date and any year end. In its present form, **Master Amortizer** is a shareware product. For use beyond 30 days or you want the latest update, please register as described on the last page of this documentation. A registered copy has no nag box.

## COPYRIGHT

Copyright © 1992, Don Norman. All Rights Reserved. This document may not, in whole or part, be copied, photocopied, translated, or reduced to any electronic medium or machine readable form, without prior consent, in writing, from Don Norman. All software described in this manual is Copyright © 1992, Don Norman. All rights reserved. The distribution and sale of these products are intended for the use of the original purchaser only. Lawful users of these programs are hereby licensed only to read the programs, from their media into memory of a computer, solely for the purpose of executing the programs on one machine at a time. Duplicating or copying for other than backup purposes, or selling or otherwise distributing these products is a violation of the law and this agreement.

## DISCLAIMER

THIS INFORMATION IS PROVIDED "AS IS" WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY REPRESENTATIONS OR ENDORSEMENTS REGARDING THE USE OF, THE RESULTS OF, OR PERFORMANCE OF THE INFORMATION, ITS APPROPRIATENESS, ACCURACY, RELIABILITY, OR CURRENTNESS. THE ENTIRE RISK AS TO THE USE OF THIS INFORMATION IS ASSUMED BY THE USER. IN NO EVENT WILL DON NORMAN, AUDIT PLANNING SERVICES OR IT'S EMPLOYEES BE LIABLE FOR ANY DAMAGES, DIRECT, INDIRECT, INCIDENTAL OR CONSEQUENTIAL, RESULTING FROM ANY DEFECT IN THE INFORMATION, EVEN IF DON NORMAN OR AUDIT PLANNING SERVICES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS DISCLAIMER SHALL SUPERSEDE ANY VERBAL OR WRITTEN STATEMENT TO THE CONTRARY. IF YOU DO NOT ACCEPT THESE TERMS YOU MUST CEASE AND DESIST USING THIS PRODUCT.

## LICENSE AGREEMENT

Your use of this package indicates your acceptance of the following terms and conditions:

**1. Copyright:** These programs and the related documentation are copyright. The sole owner is Don Norman. You may not use, copy, modify, or transfer the programs, documentation, or any copy except as expressly provided in this agreement.

**2. License:** A limited license is granted to copy and distribute **Master Amortizer** only for the trial use of others, subject to the following:

- **Master Amortizer** must be copied in unmodified form, complete with all the files that accompanied it.

- **Master Amortizer** may not be distributed in conjunction with any other product without a specific license to do so from **Audit Planning Services**.

- No fee, charge, or other compensation may be requested or accepted, except as authorized below:

Operators of electronic bulletin board systems (sysops) may make **Master Amortizer** available for downloading only as long as the above conditions are met. An overall or time-dependent charge for the use of the bulletin board system is permitted as long as there is not a specific charge for the download of **Master Amortizer**.

Vendors of user-supported or shareware software may distribute **Master Amortizer**, subject to the above conditions, without specific permission. Vendors may charge a disk duplication and handling fee, which, when pro-rated to the **Master Amortizer** product, may not exceed three dollars.

Non-profit user groups may distribute **Master Amortizer**, subject to the above conditions, without specific permission. Non-profit user groups may charge a disk duplication fee, which, when pro-rated to the **Master Amortizer** product, may not exceed three dollars.

You have the non-exclusive right to use any enclosed program for a period of thirty(30) days for the purpose of evaluating its usefulness to you. At the end of that time you must register the program and pay the current license fee. You may not decompile, disassemble, reverse engineer, modify, or translate the program or the documentation. You may not attempt to unlock or bypass any copy protection utilized with the program. All other rights and uses not specifically granted in this license are reserved by Don Norman and/or **Audit Planning Services**.

**3. Terms:** This license is effective until terminated. You may terminate it by destroying

the program, the documentation and copies thereof. This license will also terminate if you fail to comply with any terms or conditions of this agreement. You agree upon such termination to destroy all copies of the program and of the documentation.

## **The shareware concept**

**Shareware** is copyrighted software which is distributed by authors through bulletin boards, on-line services, disk vendors, and copies passed among friends. It is commercial software which you are allowed to try before you pay for it. This makes shareware the ultimate in money back guarantees.

With Shareware you get to try it for a reasonable limited time (like 30 days), without spending a penny. You are able to use the software on your own system(s), in your own special work environment, with no sales people looking over your shoulder. If you decide not to continue using it, you throw it away and forget all about it. No paperwork, phone calls, or correspondence to waste your valuable time. If you do continue using it, then - and only then - do you pay for it.

Shareware is a distribution method, **not** a type of software. Shareware is produced by accomplished programmers, just like retail software. There is good and bad shareware, just as there is good and bad retail software. The primary difference between shareware and retail software is that with shareware you know if it's good or bad **before** you pay for it.

The shareware system and the continued availability of quality shareware products depend on your willingness to register and pay for the shareware you use. It's the registration fees you pay which allow us to support and continue to develop our products. Please show your support for shareware by registering those programs you actually use and by passing them on to others. Shareware is kept alive by **your** support!

### **INSTALLATION>**

Copy *AMORTW.EXE*, *AMORTC.EXE* and *AMORTW.HLP* into the directory you intend to use. *AMORTW.INI* saves certain variable data so you won't have to reload it. It is preloaded with defaults. It should be copied to the Windows™ directory. *SPIN.DLL*, *BWCC.DLL* and *WORKLIB2.DLL* should be copied to either the Windows™ directory or the Windows™ system directory.

### **HELP FILES>**

*AMORTW.HLP* was created using WinHelp 3.10, the current release of WinHelp. WinHelp 3.0 that came with Windows 3.0™ will not read the file, but WinHelp 3.1 will. The distribution disk that is sent with your registration contains WinHelp 3.10 and will read previous version files.

### **OPERATION>**

*AMORTW.EXE* allows you to create amortization and payment comparison windows (MDI). You can change all the data elements that affect the calculations as well as options that affect the appearance of the

amortization. The Windows™ Help file includes context sensitive help, so you should have no problem following the flow. **AMORTC.EXE** is a calculator program for solving for any unknown loan variable if you know the other three. It can be run from a menu or button selection in **MASTER AMORTIZER** or as a stand alone program.

#### **ENHANCEMENTS>**

**Enhancements since the original release include:**

spreadsheet file export, PC Status, additional help, odd-month loans, a command bar, multiple printer selection and support, remaining balance and extra payment calculations, multiple payment frequencies, and an unknown variable calculator.

**Future enhancements will include :**

- Any suggested enhancements that merit consideration

#### **REGISTRATION/COMMENTS>**

I can be contacted on CompuServe at 72617,2620 for comments or suggestions.

To register and receive the latest release, send your name address and disk size along with **\$21.95** to:

**Don Norman  
c/o Audit Planning Services  
9411 Sandstone  
Houston, TX 77036**

Windows is a trademark of Microsoft Corp.  
BWCC.DLL is a copyrighted work of Borland International  
END>>>>>>>