

=====

ENTER BEGINNING PERIOD NUMBER.....

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PERIOD	PAYMENT	PRINCIPAL	INTEREST
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	0.00	0.00	0.00
--	------	------	------

=====

LOAN SCHEDULE DATABASE

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PERIOD	PAYMENT	PRINCIPAL	INTEREST
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=====

BALANCE

Int-
erest
Rates

=====

BALANCE

PURCHASE PRICE...
DOWN PAYMENT.....

LOAN AMOUNT.....

BALLOON PAYMENT

AMOUNT.....

PERIOD.....

=====

=====

=====

MAINMENU AND SUBMENU MACROS

1

{GOTO}INP1~/RIINP1~
/XMOPTS3~

GENERAL
Overall pointers
{GOTO}SCRH1~{GOTO}SCRH1E~

\P
/XMOPTS6~

\T & \0
{GOTO}H41~{GOTO}M57~/XMMAINMENU~

TEST

ZERO1

/-----CRITERIA-----/

CRIT
BALANCE

FALSE

SUBMENU FOR DATA EXTRACT ROUTINE

EXTRACT

Extract new set of data

/XGTEST~

OPTS6

MANY

USE THIS OPTION WHEN THERE IS MORE THAN ONE NEGATIVE BALANCE

/WGRM+0~{LEFT}{LEFT}+{RIGHT}{RIGHT}{UP}~{LEFT}+{RIGHT}+{RIGHT}{RIGHT}~

{DOWN}+0~/C~.{END}{RIGHT}{END}{DOWN}{UP}~

/WGRA{CALC}/XGRETURN~

HELP MENU

GENERAL

Goto general help screen

{GOTO}SCRH1~{GOTO}SCRH11~

/XMHELPMENU~

PRINT SCHEDULE MACRO

SUB8

RETURN

OPTS3

BUILD

BUILD NEW AMORTIZATION SCHEDULE

/XCBUILD~/XG\T~

=====
=====

#NAME?
#NAME?
#NAME?
15.00%
#NAME?
#NAME?

Enter Loan Amount Variant.....
Enter Interest Rate Variant.....

=====
=====

=====
=====

LOAN DESCRIPTION....

=====
=====

=====
=====

=====

2

/XGTEST~

DATAENTRY
Help with Data Entry option
{GOTO}SCRH2~{GOTO}SCRH2E~

{HOME}{GOTO}BEGPER~/XN~BEGPER~{QUERY}{RIGHT}
/XINUMNEG>0#AND#NUMBAL>0~/XGZERO1~
/XMOPTS~

/WGRM{GOTO}BALBASE~{DOWN}
/XINUMHOLD=1#AND#NUMBAL=12~{GOTO}BBAL1~/XGZERO4~
/XINUMHOLD=1~{GOTO}BBAL1~/XGZERO5~
/XINUMHOLD=2~{GOTO}BBAL2~/XGZERO2~
/XINUMHOLD=3~{GOTO}BBAL3~/XGZERO2~
/XINUMHOLD=4~{GOTO}BBAL4~/XGZERO2~
/XINUMHOLD=5~{GOTO}BBAL5~/XGZERO2~
/XINUMHOLD=6~{GOTO}BBAL6~/XGZERO2~
/XINUMHOLD=7~{GOTO}BBAL7~/XGZERO2~
/XINUMHOLD=8~{GOTO}BBAL8~/XGZERO2~
/XINUMHOLD=9~{GOTO}BBAL9~/XGZERO2~
/XINUMHOLD=10~{GOTO}BBAL10~/XGZERO2~
/XINUMHOLD=11~{GOTO}BBAL11~/XGZERO2~

{GOTO}BBAL12~/XGZERO3~

CRIT2
BALANCE

1PRINT

Print extracted data only

/XLALIGN PAPER. PRESS ENTER~A2~

/PPREXTRACT~AGQ

/XGTEST~

ONE

USE THIS OPTION WHEN ONLY THE LAST BALANCE IS NEGATIVE

/WGRM+0~{LEFT}{LEFT}+{RIGHT}{RIGHT}{UP}~{LEFT}+{RIGHT}+{RIGHT}{RIGHT}~

/WGRA{CALC}/XGRETURN~

DATAENTRY

Goto Data Entry help screen

{GOTO}SCRH2~{GOTO}SCRH21~

/XMHELPMENU~

/XINEGS>0~{GOTO}N1~{GOTO}N20~{?}{GOTO}A21~/XQ

/XLALIGN PAPER AT TOP OF PAGE. PRESS ENTER~A2~

/PPR{BS}INP1~AGLLQ{GOTO}A21~

/PPR{BS}~{RIGHT}{DOWN}{DOWN}{DOWN}{DOWN}

{END}{DOWN}{RIGHT}{RIGHT}{RIGHT}~GQ

/XGIT~

RETURN

RETURN TO MAIN MENU WITHOUT CHANGING SCHEDULE

/XGIT~

=====
Monthly Payment Sensitivity Analysis
=====

/----- Loan Amounts -----/

7,000

=====
DATA ENTRY SCREEN
=====

10000

1000

9000
=====

0

0

=====
1

2

Sheet1

3
4
5
6

=====

3

{GOTO}H1~
/RIINP2~/WGRM{GOTO}MPSINT~{EDIT}{CALC}~{GOTO}MPSLOAN~{EDIT}{CALC}~
{TABLE}{GOTO}MPSINT~+INT~{GOTO}MPSLOAN~+LOAN~/WGRA{CALC}{GOTO}H1~/XMOPTS2~

EXTRACT
Help with Data Extract option
{GOTO}SCRH3~{GOTO}SCRH3E~

OPTS1

SAVOPT

EXTRACT CRIT.

PERIOD

#NAME?

2PRINT

Print extracted data with headings

/XLALIGN PAPER AT TOP OF PAGE. PRESS ENTER~A2~

/PPREXTRACT~AGRINP2~Q

/XGTEST~

EXTRACT

Goto Data Extract help screen

{GOTO}SCRH3~{GOTO}SCRH31~

/XMHELPMENU~

=====
=====

8,000

=====
=====

=====
=====

THE AMORTIZER (C)
BY ALTAIR SYSTEMS

=====

Enter Data and Amortize
Extract Data

Monthly Payment Analysis
Print Entire Schedule
Online Help
Save and exit

ENTER SELECTION

=====

4

/XCSUB8~

PYMTANAL
Help with Monthly Payment sensitivity analysis option
{GOTO}SCRH4~{GOTO}SCRH4E~

PRINT
Print this screen
/PPARINP2~GQ/XMOPTS2~

SAVE
SAVE WORKSHEET TO FILE BEFORE EXITING
/FS{?}~R~
/QY

/-----VARIABLES-----/

NUMNEG
0

RETURN
Return to main menu
/XG\T~

MPSA
Goto Monthly Payment Sensitivity Analysis help screen
{GOTO}SCRH4~{GOTO}SCRH41~
/XMHELPMENU~

Sheet1

=====

9000

10,000

1,000
1.00%

=====

PAYMENT

=====

NUMBER OF PERIODS.....

PERIODS PER YEAR.....

ANNUAL INTEREST RATE
(ENTER 12% AS .12).....

INT. RATE PER PERIOD..

=====

=====

===== by Patrick Magee, CPA

5

6

{GOTO}SCRH1~{GOTO}SCRH11~/XMHELPMENU~ /XMSAVOPT~

RETURN
Return to main menu
/XG\T~

CHANGE
Change varients and recalculate table
/XGSUB4~

RETURN
Return to main menu
/XG\T~

EXIT
EXIT WITHOUT SAVING FILE
/QY

ZERO2

ZERO3

ZERO4

ZERO5

NUMBAL
#VALUE!

NUMHOLD
#VALUE!

RETURN
Return to main menu
/XGT~

=====

=====

11,000

=====

=====

\$436.38

=====

24

12

15.00%

1.25%

=====

=====

PAYMENT

\$436.38

=====

+0~{LEFT}{LEFT}+{RIGHT}{RIGHT}{UP}~{LEFT}+{RIGHT}+{RIGHT}{RIGHT}~
{DOWN}+0~/C~.{END}{RIGHT}{END}{DOWN}{LEFT}{UP}~
{GOTO}BEGPER~/WGRA{CALC}/XMOPTS~

+0~{LEFT}{LEFT}+{RIGHT}{RIGHT}{UP}~{LEFT}+{RIGHT}+{RIGHT}{RIGHT}~
{GOTO}BEGPER~/WGRA{CALC}/XMOPTS~

{LEFT}{LEFT}{LEFT}+0~/C~.{END}{RIGHT}{END}{DOWN}{UP}~
{GOTO}BEGPER~/WGRA{CALC}/XMOPTS~

{LEFT}{LEFT}{LEFT}+0~/C~.{END}{RIGHT}{END}{DOWN}{LEFT}{UP}~

{GOTO}BEGPER~/WGRA{CALC}/XMOPTS~

BALANCE
FALSE

NEGS
0

=====
Printing Note
=====

The balloon payment has caused some of the numbers in the BALANCE column to go negative. To correct this before the schedule is printed, move the cursor to the first negative balance in the database, and press Alt-P.

Press RETURN to continue.

=====
Help in general
=====

You can bring up the main menu while in ready mode by pressing Alt-R.

It is recommended that you do not save anything to the filename AMORT. This file serves as the starting point for all schedules you create. A backup copy of this file was included on the disk in case this occurs.

This help screen can be referred to by pressing Alt-H while in READY mode.

With 192K of memory, you can create an amortization schedule up to 300 periods long. A worksheet this size takes a while to recalculate however. This is especially apparent when recalculating the Monthly Payment Analysis.

=====
Data entry screen help
=====

PURPOSE

Use this option to enter the loan information. The Amortizer will then use this information to build an amortization schedule.

CHANGES AFTER SCHEDULE HAS BEEN BUILT

Sheet1

Once the schedule has been generated, changes made to the Data Entry screen will be automatically reflected in the loan schedule. If you change the "Number of periods", you should rebuild the loan schedule, however.

LEAVING THE SCREEN

After entering the data, press RETURN one last time to leave the screen. A menu then appears giving you the option of either building a new amortization schedule or returning to the main menu.

=====
Data extraction help
=====

PURPOSE

Once a loan schedule has been generated, this option allows you to extract up to 12 periods of information simply by entering the beginning period number.

SUBMENU

Once the data has been extracted, a menu appears giving you the following options:

- 1) Extract another set of data;
- 2) Print the extracted data;
- 3) Print the extracted data along with the information stored on the Data Entry screen; or
- 4) Return to the main menu.

=====
Monthly Payment Sensitivity Analysis help
=====

PURPOSE

Tells you what the monthly payment would be under a variety of options centered around the loan information entered on the Data Entry screen.

HOW IT WORKS

There are five different loan amounts and five interest rates. The mid loan amount and interest rate are brought forward from the Data Entry screen and the current monthly payment is located in the upper left hand corner. The loan amounts and interest rates are adjusted based on what you enter on the lower part of the screen in the variant fields. Pressing RETURN one last time generates the table of numbers.

NOTE

The Monthly Payment Sensitivity screen executes much faster if you use it prior to generating an amortization

schedule under option 1.

BUILD SCHEDULE MACRO

```
/WGRM{GOTO}A21~/REDATABASE~/DFPER1~1~~PERIODS~{GOTO}PER1~  
{RIGHT}@IF($BALOONPER=PERIOD1,$BALOONAMT,0)+$PAYMENT~/C~{DOWN}~  
{RIGHT}+PAY1-INT1~/C~{DOWN}~  
{RIGHT}+PERINT*LOAN~{DOWN}+$PERINT*BAL1~  
{UP}{RIGHT}+LOAN-PRIN1~{DOWN}+BAL1-PRIN2~  
/C{LEFT}{LEFT}{LEFT}~.{END}{LEFT}{END}{DOWN}{RIGHT}~  
{END}{LEFT}{RIGHT}{UP}/RNCTEMPBASE~.{END}{RIGHT}{END}{DOWN}~  
/RFF2~TEMPBASE~/RNDTEMPBASE~{UP}{LEFT}/RNCQBASE~{BS}~.{END}{RIGHT}{END}{DOWN}~  
/XCSub1~/WGRA{CALC}/XR
```

SUB1 - MACRO THAT ADDS TOTALS TO DATABASE

```
{GOTO}PER1~{RIGHT}{END}{DOWN}{DOWN}~/C~.{RIGHT}{RIGHT}{RIGHT}~  
{DOWN}@SUM({UP}{END}{UP}~.{END}{DOWN})~/C~.{RIGHT}{RIGHT}~  
{DOWN}~/C~.{RIGHT}{RIGHT}~/UP}/RFF2~{RIGHT}{RIGHT}~/XR
```