

April 84	Err:522	Err:522	Err:522
May 84	Err:522	Err:522	Err:522
June 84	Err:522	Err:522	Err:522
July 84	Err:522	Err:522	Err:522
August 84	Err:522	Err:522	Err:522
September 84	Err:522	Err:522	Err:522
October 84	Err:522	Err:522	Err:522
November 84	Err:522	Err:522	Err:522
December 84	Err:522	Err:522	Err:522
January 85	Err:522	Err:522	Err:522
February 85	Err:522	Err:522	Err:522
March 85	Err:522	Err:522	Err:522

e.>512K).

```

{home}                               Main Workshe
/XMg3~
Enter      Print      Reset
Enter or edit  Go to the print Reset the work
/XGg14~      /XGw2~      /WGPD/WGRI
                                           /REa54.h676~
                                           /XGg2~

```

2.8

none

```

                                           Data Entry mei
/XMg15~
Size      Assumptions  Data
Set size of mocEnter assumptiEnter individua
/XGn12~   {goto}a21~{ri{goto}a21~{gc
           {goto}b22~{?}~
           {down}{?}~{down}{?}~{got
           {goto}e24~{?}~{goto}f21~{?
           {down}{?}~{goto}a21~/XGg

```

Start year: 83
Start month: 4

Remaining Balance	Err:522 Year-to-date Interest	Month	Year	*****
=	=			* >>>
	Err:522	Err:522	4	83 *
	Err:522	Err:522	5	83 *
	Err:522	Err:522	6	83 * >>>
	Err:522	Err:522	7	83 *
	Err:522	Err:522	8	83 *
	Err:522	Err:522	9	83 * >>>
	Err:522	Err:522	10	83 *
	Err:522	Err:522	11	83 *****
	Err:522	Err:522	12	83
	Err:522	Err:522	1	84 *****
	Err:522	Err:522	2	84
	Err:522	Err:522	3	84

Err:522	Err:522	4	84
Err:522	Err:522	5	84
Err:522	Err:522	6	84
Err:522	Err:522	7	84
Err:522	Err:522	8	84
Err:522	Err:522	9	84
Err:522	Err:522	10	84
Err:522	Err:522	11	84
Err:522	Err:522	12	84
Err:522	Err:522	1	85
Err:522	Err:522	2	85
Err:522	Err:522	3	85

et Menu

Modify	Save	Quit(w/Erase)
Modify the log	Save or resave	Quit this model
/WGRM	{Goto}I21~{?}	{Goto}I21~
/WGPD	/WGRA	/WGRA
/WS	/WGPE	/WGPE
	{home}	/WEY
	/FS{?}~R~	{home}
	/WS	/XQ~
	/XGg2~	

/XMn3~	
General	Baseyear
Enter general d	Enter baseyear
/WGRM	/XGn2~
/WTC	
{GoTo}A21~	
/XGn2~	

nu

Calculate	Save	Main
Calculate the n	Save or resave	Return to main menu
/WGRA/WGPI	{Goto}I21~{?}	/XGg2~
{calc} {calc}	/WGRA/WGPE	{home}
/XGg2~	/FS{?}~R~	
}~	/WS/XGg2~	
:14~		

/XMn13~	
5YEARS	10YEARS
Create 5 year a	Create 10 year
/WGRM/WGP/WGRM/WGP	
{goto}a54~	{goto}a54~
/Ca41.h52~~	/Ca41.h52~~
{goto}a67~	{goto}a67~
/Ca41.h65~~	/Ca41.h65~~
/XGg14~	{goto}a93~
	/Ca41.h91~~
	{goto}a145~
	/Ca41.h52~~
	/XGg14~

```

*           *           *           *****
IF YOU ARE WISH TO SAVE THIS PART *
WORKSHEET AND RESULTS, REMEMB *
NAME IT SOMETHING OTHER THAN 'L *
IF YOU JUST PRESS {RTN} THIS WORK *
WILL REPLACE THE 'LOAN.WKS' AND *
SOME OF THE BUILT-IN OPTIONS. ALS *
PART OF THE 'QUIT' COMMAND ON TH *
MENU WILL WIPE OUT THESE RESULT *
*           *           *           *****
Press {Enter} to continue
*           *           *           *****

```

LOAN.WKS Documentation

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.
2. Select ENTER from main menu, then SIZE from the first sub-menu. 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 your 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 in lieu of the formula.
7. Finally, the model demonstrates some unusual uses of 1-2-3 in the menus and macros used. Have fun!

Phil

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

Data Entry or Edit Menu

Inflation	Calculate	Print	Main	Save	Quit(w/Erase)
Enter inflation	Calculate mode	Go to the print	Return to main	Save or resave	Quit this mode
/XGn2~	{calc}	/XGw2~	{home}	{Goto}I21~{?}	{Goto}I21~
	/XGn2~	/WGRA~	/WGRA~	/WGRA	/WGRA
		/WGPE~	/WGPE~	/WGPE	/WGPE
		/XGn2~	/XGg2~	{home}	/WEY
			/WS	/FS{?}~R~	{home}
				/WS	/XQ~
Size menu				/XGg2~	

15YEARS	20YEARS	25YEARS	30YEARS	MORE	Enter
Create 15 year	Create 20 year	Create 25 year	Create 30 year	More than 30 y	Go to data entr
/WGRM/WGP	/WGRM/WGP	/WGRM/WGP	/WGRM/WGP	/XGw12~	/WGRM/WGP
{goto}a54~	{goto}a54~	{goto}a54~	{goto}a54~		/XGg14~
/Ca41.h52~~	/Ca41.h52~~	/Ca41.h52~~	/Ca41.h52~~		
{goto}a67~	{goto}a67~	{goto}a67~	{goto}a67~		
/Ca41.h65~~	/Ca41.h65~~	/Ca41.h65~~	/Ca41.h65~~		
{goto}a93~	{goto}a93~	{goto}a93~	{goto}a93~		
/Ca41.h91~~	/Ca41.h91~~	/Ca41.h91~~	/Ca41.h91~~		
{goto}a145~	{goto}a145~	{goto}a145~	{goto}a145~		
/Ca67.h143~~	/Ca41.h143~~	/Ca41.h143~~	/Ca41.h143~~		
/XGg14~	{goto}a249~	{goto}a249~	{goto}a249~		
	/Ca210.h247~~	/Ca145.h247~~	/Ca80.h247~~		
	/XGg14~	/XGg14~	/XGg14~		

{goto}k40~

u must set the max number of years

<<<

Print menu

	/XMw3~				
	Worksheets	Reports	Formulas	Main	Quit(w/Save)
l	Print worksh	Print reports	Print formulas	Return to main	Quit this mode
	/XGaf2~	/XGao2~	/XGax2~	{home}	{home}
			/WGRA~	/WGRA~	/WTC
			/WGPE~	/WGPE~	/WGRA
			/XGw2~	/XGg2~	/WGPE
					/FS{?}~R~
					/XQ~

	/XMw13~				
	35YEARS	40YEARS	50YEARS	Enter	
y menu	Create 35 year	Create 40 year	Create 50 year	Go to data entry menu	
E {home}	/WGRM/WGP/WGRM/WGP/WGRM/WGP/WGRM/WGPE	{home}			
	{goto}a54~	{goto}a54~	{goto}a54~	/XGg14~	
	/Ca41.h52~~	/Ca41.h52~~	/Ca41.h52~~		
	{goto}a67~	{goto}a67~	{goto}a67~		
	/Ca41.h65~~	/Ca41.h65~~	/Ca41.h65~~		
	{goto}a93~	{goto}a93~	{goto}a93~		
	/Ca41.h91~~	/Ca41.h91~~	/Ca41.h91~~		
	{goto}a145~	{goto}a145~	{goto}a145~		
	/Ca41.h143~~	/Ca41.h143~~	/Ca41.h143~~		
	{goto}a249~	{goto}a249~	{goto}a249~		
	/Ca41.h247~~	/Ca41.h247~~	/Ca41.h247~~		
	{goto}a457~	{goto}a457~	{goto}a457~		
	/Ca431.h455~~	/Ca366.h455~~	/Ca236.h455~~		
	/XGg14~	/XGg14~	/XGg14~		

1

/XMaf3~
General Operations
THIS MENU I THIS MENU I
/XGaf2~ /XGaf2~

 {Printing exam
/PPCA /PPCA
Rdescription~ Roperations~
OHDate: @|GeOHDate: @|Hi
F|- Page # -|~ F|- Page # -|~
MR77~Q MR77~Q
AGPQ AGPQ
/XGaf2~ /XGaf2~

Worksheets print menu

Inflation	Forms	Advance	Print	Main	Quit(w/Save)
THIS MENU I	THIS MENU I	Advance paper	Return to print	Return to main	Quit this mode
/XGaf2~	/XGaf2~	/PPPQ	/XGw2~	/PPCAQ	{home}
		/XGaf2~		{home}	/WTC
ples}				/WGRA~	/WGRA
/PPCA	/PPCA			/WGPE~	/WGPE
Rinflation~	Rforms~			/XGg2~	/FS{?}~R~
OHDate: @ In	OHDate: @	Data Input Worksheets~			/XQ~
F - Page # - ~	F - Page # - ~				
MR77~Q	MR77~Q				
AGPQ	AGPQ				
/XGaf2~	/XGaf2~				

Reports print menu #1

/XMao3~
 1YEAR 5YEARS 10YEARS COMPLETE Advance
 Print 1 years arPrint 5 years arPrint 10 years aPrint complete Advance paper
 /PPCA /PPCA /PPCA /PPCA /PPPPQ
 R1yr~ R5yrs~ R10yrs~ Rcomplete~ /XGao2~
 OH|LOAN AMOH|LOAN AMOH|LOAN AMOH|LOAN AMORTIZATION
 FDate preparedFDate preparedFDate preparedFDate prepared: @|- Page #-|~
 BRa21.f27~ BRa21.f27~ BRa21.f27~ BRa21.f27~
 QAGPCAQ QAGPCAQ QAGPCAQ QAGPCAQ
 /XGao2~ /XGao2~ /XGao2~ /XGao2~

Reports print menu #2

/XMao16~
 15YEARS 20YEARS 25YEARS 30YEARS 40YEARS
 Print 15 year aPrint 20 year aPrint 25 year aPrint 30 year aPrint 40 year ai
 /PPCA /PPCA /PPCA /PPCA /PPCA
 R15years~ R20years~ R25years~ R30years~ R40years~
 OH|LOAN AMOH|LOAN AMOH|LOAN AMOH|LOAN AMOH|LOAN AM
 FDate preparedFDate preparedFDate preparedFDate preparedFDate prepared
 BRa21.f27~ BRa21.f27~ BRa21.f27~ BRa21.f27~ BRa21.f27~
 QAGPCAQ QAGPCAQ QAGPCAQ QAGPCAQ QAGPCAQ
 /XGao15~ /XGao15~ /XGao15~ /XGao15~ /XGao15~

Print Menu#2	Main	Quit(w/Save)
Go to second p	Return to main	Quit this model
/XGao15~	{home}	{home}
	/WGRA~	/WTC
↓ CALCULAT	/WGPE~	/WGRA
.	/XGg2~	/WGPE
		/FS{?}~R~
		/XQ~

/XMax3~
 FORMULA1 FORMULA2
 THIS MENU I THIS MENU I
 /XGax2~ /XGax2~

50YEARS	Return	Main
Print 50 year a	Return to Repo	Return to main menu
/PPCA	{home}	{home}
R50years~	/WGRA~	/WGRA~
OH LOAN AM	/WGPE~	/WGPE~
FDate preparec	/XGao2~	/XGg2~
BRa21.f27~		
QAGPCAQ		
/XGao15~		

Formulas print menu

FORMULA3	FORMULA4	Advance	Print	Main	Quit(w/Save)	
THIS MENU	THIS MENU	I Advance	paper	Return to print	Return to main	Quit this mode
/XGax2~	/XGax2~	/PPPPQ	/XGw2~	{home}	{home}	
		/XGax2~		/WGRA~	/WTC	
				/WGPE~	/WGRA	
				/XGg2~	/WGPE	
					/FS{?}~R~	
					/XQ~	

Formulas print menu

/XMax3~

FORMULA1	FORMULA2	FORMULA3	FORMULA4	Advance	Print
Listing	Listing	Listing	Listing	Advance paper	Return to print
			/XGax2~	/PPPPQ	/XGw2~
				/XGax2~	

1

Main	Quit(w/Save)
Return to main	Quit this model
{home}	{home}
/WGRA~	/WTC
/WGPE~	/WGRA
/XGe2~	/WGPE
	/FS~R
	/XQ~