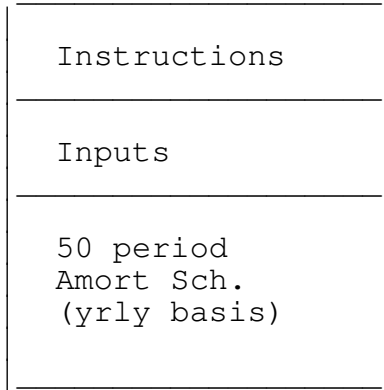


Problem This template is designed to explore techniques of extending the potential of several LOTUS 1-2-3 "@-functions", and also to produce a variable term-length loan amortization schedule in which principal and interest are calculated for each year, and then accumulated into ongoing totals.

Block Diagram



Tips

Good 9 year graph (press F10) of balance, cumulative principal, and cum. interest.

Sophisticated and versital amort formulas beg. at cell B121  
Here's a sample of one of the formulas:

```
@IF (A121-$A$119>$E$106,@NA,@PV (@IF ($E$109,$E$110/12,$E$110),  
@IF ($E$109,$E$105/12,$E$105),@IF ($E$109, ($E$106-A121+$A$119) *12,  
$E$106-A121+$A$119))
```

→