



HOUSE MOUSE FOR WINDOWS OVERVIEW

This program provides a simple method to specify and understand mortgage payment schedules.

House Mouse For Windows calculates conventional, fixed rate monthly mortgages. Graphs and table represent only principal and interest payments -- property taxes and insurance premiums are not included.

This program features:

- *easy-to-use input screen
- *mouse operated number scroll bars
- *immediate recalculation of monthly payments, total interest and total cost
- *payment, term or amount goal factors
- *printable tabular and bar chart displays
- *payment information across months, years and loan life
- *output to spreadsheet readable file

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SHAREWARE

HOUSE MOUSE FOR WINDOWS is distributed as shareware. You have a full function version of this program for your trial use. If you choose to keep HOUSE MOUSE FOR WINDOWS, please mail in your registration form and \$20 to Kestrel Computing Company, Inc. as shown below. Registered users receive 'nag-screen' disablement. Call for site license information.

Please freely distribute the compressed set of files. Alteration to any HOUSE MOUSE FOR WINDOWS file is strictly prohibited.

We hope that our commitment to quality encourages users to become our customers!



(201) 625-3595

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DIRECTIONS

The image shows a mortgage calculator interface with four rows of input fields. Each row has a radio button on the left and a scroll bar on the right. The scroll bars have arrow ends and a thumb box. Labels with arrows point to these elements: 'Goal Factor Buttons' points to the radio buttons, 'Arrow End (small jumps)' points to the left and right arrows, 'Thumb Box (large jumps)' points to the central thumb box, and 'Bar (medium jumps)' points to the scroll bar track. The values are: Amount: \$100,000; Rate: 8.005% (with a checked 'Add .005' checkbox); Term (years): 30; and Installment Payment: \$734.11 (highlighted in yellow).

<input type="radio"/>	Amount:	← [Thumb Box] →	\$100,000
<input type="radio"/>	Rate: <input checked="" type="checkbox"/> Add .005	← [Thumb Box] →	8.005%
<input type="radio"/>	Term (years):	← [Thumb Box] →	30
<input checked="" type="radio"/>	Installment Payment:		\$734.11

First -- Use mouse point-and-click to select the desired **mortgage type**, which selects the amount bar range.

Second -- Click on desired Goal Factor button.

Third -- **Enter amount, rate, term and/or payment** using the mouse to drag the respective scroll bars' thumb box, by clicking on the bar arrow end, or, by clicking on the bar itself. Some possible input values are out of range when solving for amount, rate or term. Out of range values have red values. Adjust inputs to avoid the incorrect answers generated by out of range values.

Fourth -- Again using scroll bars, **enter the loan start date** (month and year).

Fifth -- Click on the darkened (activated) **Amortize** menu command, which appears once loan is fully defined, to view amortization graphs and values. Use mouse to operate graphs/values scroll bar.
Note: Testing HOUSE MOUSE FOR WINDOWS with various loan definitions indicates occasional cents variances over the life of the loan compared with other amortization programs.

Sixth -- **Click on File** and **Print** menu commands, respectively, to create a spreadsheet readable file and to print graphs/table. You may overwrite the suggested directory and filename found in the subsequent prompt box.

Next -- Click on the **Reset** menu command to clear loan definition, graphs and report. Amortization At A Glance screen may be closed by selecting the **Exit** command from the File menu option on this screen.

Lastly -- End application by clicking on **Exit** command from the File menu option of the input screen.

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LIMITATION OF LIABILITY

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Valid Input Ranges

Rate $\leq 11\%$, Term ≤ 30 years, Payment $\leq \$6,000$

Spreadsheet Readable File

The File command makes a comma delimited text file. Lotus 1-2-3 users may import this file with the spreadsheet command "/ File Import Numbers."

Mortgage Type Amount Ranges

"Conventional" < \$202,300 < "Jumbo"< \$600,000)

Goal Factor

The goal factor is the item being calculated, thus it has no input scroll bar. The goal factor has a yellow answer box. (Default = payment button.)