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: The WHITEROCK Alternative  
:  
:  
: INSTALLMENT LOAN ANALYZER

QUICK TABLE

Principal: \$5000  
Interest rate: 15  
Number of payments: 36  
AMOUNT OF PAYMENT: \$173.33

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TABLE A Fixed loan amount Enter amount of loan, then  
press {Alt} A

PRINCIPAL: \$6000

Interest rate:

	#NUM!	11.00%	11.50%	12.00%	12.50%
Number of	6	1032.3273	1033.8082	1035.2902	1036.7732
Payments:	12	530.28995	531.69032	533.09273	534.49718
	18	363.11125	364.50024	365.89229	367.28739
2 years	24	279.64703	281.04189	282.44083	283.84385
	30	229.66838	231.07599	232.48868	233.90645
3 years	36	196.4323	197.85604	199.28586	200.72175
	42	172.76317	174.20493	175.65376	177.10964
4 years	48	155.07314	156.53405	158.00301	159.47999
	54	141.36892	142.84971	144.3395	145.83825
5 years	60	130.45454	131.95564	133.46669	134.98763
	66	121.56887	123.09057	124.62313	126.1665
6 years	72	114.20447	115.74694	117.30116	118.86707
	78	108.01005	109.57334	111.14927	112.73777

7 years	84	102.73462	104.31876	105.9164	107.52743
	90	98.19414	99.799097	101.41837	103.05185
8 years	96	94.250554	95.876243	97.517049	99.172852
	102	90.798274	92.444585	94.106788	95.784744
9 years	108	87.755166	89.421962	91.105396	92.805306
	114	85.056375	86.743493	88.447968	90.169611
10 years	120	82.650007	84.357266	86.082569	87.825701

= MENU: {Alt} M = = =  
 TABLE N Fixed number of payments Enter number of payments, 1  
 press {Alt} N

NUMBER OF PAYMENTS: 60 PAYMENT AI

Interest rate:

#NUM!	11.00%	11.50%	12.00%	12.50%	
Amount of	100	2.1742423	2.1992607	2.2244448	2.2497938
Loan:	200	4.3484846	4.3985215	4.4488895	4.4995876
	300	6.5227269	6.5977822	6.6733343	6.7493815
(Point to	400	8.6969692	8.7970429	8.8977791	8.9991753
100s amount,	500	10.871212	10.996304	11.122224	11.248969
then press	600	13.045454	13.195564	13.346669	13.498763
'+'	700	15.219696	15.394825	15.571113	15.748557
then point	800	17.393938	17.594086	17.795558	17.998351
to 1000s	900	19.568181	19.793347	20.020003	20.248144
amount)	1000	21.742423	21.992607	22.244448	22.497938
	2000	43.484846	43.985215	44.488895	44.995876
	3000	65.227269	65.977822	66.733343	67.493815
	4000	86.969692	87.970429	88.977791	89.991753
	5000	108.71212	109.96304	111.22224	112.48969
	6000	130.45454	131.95564	133.46669	134.98763
	7000	152.19696	153.94825	155.71113	157.48557
	8000	173.93938	175.94086	177.95558	179.98351
	9000	195.68181	197.93347	200.20003	202.48144

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                                     MAIN MENU
=           =           =           =
:           MESSAGE QUICK TABLA TABLE R TABLE
:           Please read meQuick table - eFixed loan amcFixed interest r
:           {goto}MESSA/wwc/wtc /wwc/wtc /wwc/wtc
:           {goto}MSG1~{goto}{Home}{goto}POSN1~{goto}POSN4-
:           {?}~ {goto}q_p~{?}{goto}TABLE{goto}TABLE
:           {goto}{Home}{goto}q_r~{?}{goto}INPUT_{goto}IRATE~
:           /xmMAINMEN{goto}q_n~{?}~
:           {goto}Q_PMT~{right}
%           /xmMAINMENU~

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/xmMAINMENU~

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MENU: {Alt} M

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13.00%	13.50%	14.00%	14.50%	15.00%	15.50%
1038.2571	1039.7421	1041.228	1042.7149	1044.2029	1045.6918
535.90365	537.31216	538.72271	540.13528	541.54987	542.9665
368.68556	370.08678	371.49104	372.89836	374.30872	375.72213
285.25094	286.66209	288.0773	289.49657	290.91989	292.34725
235.3293	236.75721	238.19018	239.6282	241.07126	242.51936
202.16371	203.61172	205.06578	206.52586	207.99197	209.46409
178.57257	180.04252	181.51948	183.00343	184.49436	185.99226
160.96498	162.45794	163.95886	165.46772	166.98449	168.50915
147.34595	148.86256	150.38806	151.92242	153.46561	155.01759
136.51844	138.05908	139.60951	141.16969	142.73958	144.31915
127.72064	129.28549	130.86102	132.44716	134.04388	135.65111
120.44463	122.03377	123.63444	125.24656	126.87008	128.50493
114.33875	115.95216	117.57791	119.21593	120.86614	122.52845

109.15178	110.78936	112.44007	114.10383	115.78053	117.47008
104.69945	106.36105	108.03654	109.72582	111.42876	113.14526
100.84353	102.52896	104.22901	105.94354	107.67243	109.41554
97.478307	99.187332	100.91167	102.65116	104.40565	106.17497
94.521526	96.253885	98.002207	99.766314	101.54602	103.34115
91.908232	93.663633	95.435615	97.223971	99.028493	100.84897
89.586444	91.364573	93.159861	94.972074	96.800974	98.646322

=                    =                    =  
then

MOUNT:                    \$115.05

13.00%	13.50%	14.00%	14.50%	15.00%	15.50%
2.2753073	2.3009846	2.3268251	2.3528281	2.378993	2.4053191
4.5506146	4.6019692	4.6536502	4.7056562	4.757986	4.8106382
6.8259219	6.9029538	6.9804753	7.0584843	7.136979	7.2159573
9.1012292	9.2039384	9.3073003	9.4113124	9.515972	9.6212764
11.376537	11.504923	11.634125	11.764141	11.894965	12.026596
13.651844	13.805908	13.960951	14.116969	14.273958	14.431915
15.927151	16.106892	16.287776	16.469797	16.652951	16.837234
18.202458	18.407877	18.614601	18.822625	19.031944	19.242553
20.477766	20.708861	20.941426	21.175453	21.410937	21.647872
22.753073	23.009846	23.268251	23.528281	23.78993	24.053191
45.506146	46.019692	46.536502	47.056562	47.57986	48.106382
68.259219	69.029538	69.804753	70.584843	71.36979	72.159573
91.012292	92.039384	93.073003	94.113124	95.15972	96.212764
113.76537	115.04923	116.34125	117.64141	118.94965	120.26596
136.51844	138.05908	139.60951	141.16969	142.73958	144.31915
159.27151	161.06892	162.87776	164.69797	166.52951	168.37234
182.02458	184.07877	186.14601	188.22625	190.31944	192.42553
204.77766	207.08861	209.41426	211.75453	214.10937	216.47872

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{Alt} A

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N TABLE   HELP       SWITCH FILEQUIT   /dt2
Fixed number (Explanation of) Save file and t Save file and end session table_adata~
/wwc/wtc   {goto}HELP~ {goto} {Home} {goto} {Home}~ input1~input2~
{goto}POSN7~{goto}HPROM/fs~r      /fs~r      {goto}POSN1~
{goto}TABLE{?}~      /fr      /qy      {goto}POSN3~
{goto}NOPAY{goto} {Home}~      /wtv/wwh {win
      /xmMAINMENU~

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{Alt} 0
{goto}OPEN~{goto}OPEN1~
{?}~{goto} {Home}~
/xmMAINMENU~

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16.00%	16.50%	17.00%	17.50%	18.00%	18.50%
1047.1817	1048.6726	1050.1645	1051.6574	1053.1513	1054.6462
544.38515	545.80582	547.22851	548.65323	550.07996	551.50871
377.13857	378.55805	379.98057	381.40612	382.83469	384.26629
293.77866	295.21411	296.65358	298.09709	299.54461	300.99615
243.97249	245.43064	246.8938	248.36197	249.83513	251.31328
210.9422	212.4263	213.91637	215.4124	216.91437	218.42229
187.4971	189.00886	190.52754	192.0531	193.58554	195.12484
170.04168	171.58206	173.13025	174.68624	176.25	177.8215
156.57833	158.14781	159.72598	161.31282	162.90829	164.51235
145.90834	147.50713	149.11545	150.73328	152.36056	153.99726
137.26881	138.89692	140.53538	142.18414	143.84314	145.51232
130.15104	131.80835	133.47679	135.15628	136.84675	138.54813
124.20279	125.88908	127.58722	129.29712	131.01871	132.75189

119.17238	120.88733	122.61483	124.35476	126.10703	127.87152
114.8752	116.61844	118.37487	120.14437	121.9268	123.72203
111.17272	112.94383	114.72872	116.52726	118.33928	120.16465
107.95897	109.75748	111.57032	113.39733	115.23833	117.09315
105.1515	106.9769	108.81713	110.672	112.54133	114.42489
102.68518	104.53692	106.40395	108.28605	110.183	112.09457
100.50787	102.38538	104.27859	106.18726	108.11112	110.04992

16.00%	16.50%	17.00%	17.50%	18.00%	18.50%
2.4318057	2.4584521	2.4852576	2.5122214	2.5393427	2.5666209
4.8636114	4.9169042	4.9705152	5.0244427	5.0786855	5.1332418
7.2954171	7.3753563	7.4557727	7.5366641	7.6180282	7.6998628
9.7272228	9.8338084	9.9410303	10.048885	10.157371	10.266484
12.159029	12.292261	12.426288	12.561107	12.696714	12.833105
14.590834	14.750713	14.911545	15.073328	15.236056	15.399726
17.02264	17.209165	17.396803	17.58555	17.775399	17.966346
19.454446	19.667617	19.882061	20.097771	20.314742	20.532967
21.886251	22.126069	22.367318	22.609992	22.854085	23.099588
24.318057	24.584521	24.852576	25.122214	25.393427	25.666209
48.636114	49.169042	49.705152	50.244427	50.786855	51.332418
72.954171	73.753563	74.557727	75.366641	76.180282	76.998628
97.272228	98.338084	99.410303	100.48885	101.57371	102.66484
121.59029	122.92261	124.26288	125.61107	126.96714	128.33105
145.90834	147.50713	149.11545	150.73328	152.36056	153.99726
170.2264	172.09165	173.96803	175.8555	177.75399	179.66346
194.54446	196.67617	198.82061	200.97771	203.14742	205.32967
218.86251	221.26069	223.67318	226.09992	228.54085	230.99588

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{Alt} R    {Alt} N

/dt2        /dt2
tabler_data~  tablen_data~
input1~input2~input1~input2~
{goto}POSN4~{goto}POSN7~{goto}POSN8~
{goto}POSN6~{goto}POSN9~
/wtv        /wtv
{goto}R_AMT{goto}N_AMT~+

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Please read the message about

Press {Enter}

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This worksheet is User-Suppo  
useful, please become a Registered User.

A payment of only \$20 is sugg

The WHITERC  
P.O. Box 4545  
Seattle, WA 98

Registered Users earn commis  
registers with us through their copy of the pro

Send for a description of the o  
available, including a Weekly Report gene  
macro library and a checkbook ledger.

Press {Enter} to continue  
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= MENU: {Alt} M =

TABLE R Fixed interest rate

INTEREST RATE: 14.00

Number of payments:

	#NUM!	6	12
Amount of	100	17.3538	8.9787118
Loan:	200	34.7076	17.957424
	300	52.0614	26.936135
(Point to	400	69.4152	35.914847
100s amount,	500	86.768999	44.893559
then press	600	104.1228	53.872271
`+'	700	121.4766	62.850982
then point	800	138.8304	71.829694
to 1000s	900	156.1842	80.808406
amount)	1000	173.538	89.787118
	2000	347.076	179.57424
	3000	520.614	269.36135
	4000	694.152	359.14847
	5000	867.68999	448.93559
	6000	1041.228	538.72271
	7000	1214.766	628.50982
	8000	1388.304	718.29694
	9000	1561.842	808.08406



ROCK Alternative :  
: ENT LOAN ANALYZER :

system for saving weekly data  
d, amount earned, or whatever,  
a weekly report.

text you want in the report,  
bal Format (to reflect \$00.00,  
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: this User-supported software.

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MENU:  
{Alt} M

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OCK Alternative  
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ther useful templates we have  
erator, a "transportable"

IF YOU NEED AN INVOICE:  
PRESS {Ctl} {Brk}, then {Alt} I  
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Enter interest rate, then  
press {Alt} R

% PAYMENT AMOUNT: \$170.89

3 years				4 years	
18	24	30	36	42	48
6.1915174	4.8012883	3.9698363	3.417763	3.0253246	2.7326476
12.383035	9.6025767	7.9396725	6.835526	6.0506492	5.4652953
18.574552	14.403865	11.909509	10.253289	9.0759738	8.1979429
24.76607	19.205153	15.879345	13.671052	12.101298	10.930591
30.957587	24.006442	19.849181	17.088815	15.126623	13.663238
37.149104	28.80773	23.819018	20.506578	18.151948	16.395886
43.340622	33.609018	27.788854	23.924341	21.177272	19.128534
49.532139	38.410307	31.75869	27.342104	24.202597	21.861181
55.723657	43.211595	35.728526	30.759867	27.227921	24.593829
61.915174	48.012883	39.698363	34.17763	30.253246	27.326476
123.83035	96.025767	79.396725	68.35526	60.506492	54.652953
185.74552	144.03865	119.09509	102.53289	90.759738	81.979429
247.6607	192.05153	158.79345	136.71052	121.01298	109.30591
309.57587	240.06442	198.49181	170.88815	151.26623	136.63238
371.49104	288.0773	238.19018	205.06578	181.51948	163.95886
433.40622	336.09018	277.88854	239.24341	211.77272	191.28534
495.32139	384.10307	317.5869	273.42104	242.02597	218.61181
557.23657	432.11595	357.28526	307.59867	272.27921	245.93829

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The WHITEROCK Alternative  
P.O. Box 45458  
Seattle, WA 98145

INVOICE

Date: #

TO: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Price

1 - "Installment Loan Analyzer" \$20  
Lotus 1-2-3 template.

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To print: Press {Alt} P Main men

/pprINVOICE~agq {Alt} I {goto}\i~{goto

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LOAN TABLES

The QUICK TABLE instantly recalculates the amount of payment when you enter the amount of the loan, interest rate and number of payments. Enter amount of loan at first pause (cursor opposite "PRINCIPAL), interest rate at second pause (NO "%" sign -- format: 15.0) and number of payments at third pause.

The other 3 tables are full tables, showing amount of payment for a range of interest rates, loan amounts and loan lengths.

Use Table A when you know the amount of the loan, Table N when

you know the number of payments (e.g. 60 for 5-year loan), and Table I when you know the interest rate.

HINT: Use TABLE A (fixed loan amount) when you can. It takes a bit for Lotus to recalculate these tables, but Table A is faster.

=                    =                    Press                    {Enter}                    to continue

5 years		6 years		7 years	
54	60	66	72	78	84
2.5064677	2.3268251	2.181017	2.0605739	1.9596318	1.8740012
5.0129355	4.6536502	4.3620339	4.1211479	3.9192637	3.7480023
7.5194032	6.9804753	6.5430509	6.1817218	5.8788955	5.6220035
10.025871	9.3073003	8.7240678	8.2422958	7.8385274	7.4960046
12.532339	11.634125	10.905085	10.30287	9.7981592	9.3700058
15.038806	13.960951	13.086102	12.363444	11.757791	11.244007
17.545274	16.287776	15.267119	14.424018	13.717423	13.118008
20.051742	18.614601	17.448136	16.484592	15.677055	14.992009
22.55821	20.941426	19.629153	18.545166	17.636687	16.86601
25.064677	23.268251	21.81017	20.605739	19.596318	18.740012
50.129355	46.536502	43.620339	41.211479	39.192637	37.480023
75.194032	69.804753	65.430509	61.817218	58.788955	56.220035
100.25871	93.073003	87.240678	82.422958	78.385274	74.960046
125.32339	116.34125	109.05085	103.0287	97.981592	93.700058
150.38806	139.60951	130.86102	123.63444	117.57791	112.44007
175.45274	162.87776	152.67119	144.24018	137.17423	131.18008
200.51742	186.14601	174.48136	164.84592	156.77055	149.92009
225.5821	209.41426	196.29153	185.45166	176.36687	168.6601

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TO PRINT:

Press

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MAIN MENU:

{Alt} M

4201

AMOUNT DUE

\$20

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1:

{Alt} M

}INVOICE~

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8 years		9 years		10 years	
90	96	102	108	114	120
1.800609	1.7371501	1.6818611	1.6333701	1.5905936	1.5526644
3.601218	3.4743002	3.3637222	3.2667402	3.1811872	3.1053287
5.401827	5.2114503	5.0455834	4.9001103	4.7717807	4.6579931
7.202436	6.9486004	6.7274445	6.5334805	6.3623743	6.2106574
9.003045	8.6857505	8.4093056	8.1668506	7.9529679	7.7633218
10.803654	10.422901	10.091167	9.8002207	9.5435615	9.3159861
12.604263	12.160051	11.773028	11.433591	11.134155	10.86865
14.404872	13.897201	13.454889	13.066961	12.724749	12.421315
16.205481	15.634351	15.13675	14.700331	14.315342	13.973979
18.00609	17.371501	16.818611	16.333701	15.905936	15.526644
36.01218	34.743002	33.637222	32.667402	31.811872	31.053287
54.01827	52.114503	50.455834	49.001103	47.717807	46.579931
72.02436	69.486004	67.274445	65.334805	63.623743	62.106574
90.03045	86.857505	84.093056	81.668506	79.529679	77.633218
108.03654	104.22901	100.91167	98.002207	95.435615	93.159861
126.04263	121.60051	117.73028	114.33591	111.34155	108.6865
144.04872	138.97201	134.54889	130.66961	127.24749	124.21315
162.05481	156.34351	151.3675	147.00331	143.15342	139.73979