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## ie Amortization SmartMaster

### Table of Contents

or a button to use a SmartMaster sheet.

Sheet	Description
>	<b>Err:502</b> Calculate the first 12 months of payments and up to 30 years of annual payments for your mortgage here.
> <b>Information</b>	<b>Help, tips, and details on file sharing, conventions, and macros used in this SmartMaster.</b>

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1



# e Amortization

## Key Figures

Annual Loan Payments	#NAME?
Monthly Payments	#NAME?
Interest in First Calendar Year	#NAME?
Interest Over Term of Loan	#NAME?
Sum of All Payments	#NAME?

## Inputs

Loan Principal Amount
Annual Interest Rate
Loan Period in Years
Base Year of Loan
Base Month of Loan

## Payments in First 12 Months

Year	Month	Beginning Balance	Payments	Principal	Interest	Cumulative Principal	Cumulative Interest
1994	###	\$0.00	#NAME?	#NAME?	\$0.00	#NAME?	\$0.00
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
###	###	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?

## Summary of Balances and Payments

Year	Beginning Balance	Payments	Principal	Interest	Cumulative Principal	Cumulative Interest
1995	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
1996	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
1997	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
1998	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
1999	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
2000	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
2001	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
2002	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
2003	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
2004	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
2005	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
2006	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
2007	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!

2008	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
###	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!

The template also calculates several key figures, including Annual Loan Payments, Monthly Payments, Interest Paid in the First Calendar year, Interest Paid over the Term of the Loan, and the Sum of All Payments over the Term of the Loan.



#NAME?  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!  
#VALUE!

Restore  
Zoom



<b>SCREEN-ADJUST</b>	<b>CODE</b>	<b>DESCRIPTION</b>
<b>10</b>	<pre>{ZOOM_TEST} {Let ZM_NRML;@Vlookup(ZM_SCRN;ZM_TABLE;1)} {Let ZM_ALL;@Vlookup(ZM_SCRN;ZM_TABLE;2)} {Set "Window-Custom-Zoom";ZM_NRML}{Quit}</pre>	; Senses screen resolution ; view preferences

<b>ZOOM_TEST</b>	<pre>{If @Info("Screen-Width")&lt;=640}{Let ZM_SCRN;640}{Return} {If @Info("Screen-Width")&lt;=800}{Let ZM_SCRN;800}{Return} {If @Info("Screen-Width")&lt;=1024}{Let ZM_SCRN;1024}{Return} {Let ZM_SCRN;1280}{Return}</pre>
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<b>ZM_SCRN</b>	640															
<b>ZM_TABLE</b>	<table border="1"> <thead> <tr> <th></th> <th>NORMAL</th> <th>FULL PAGE</th> </tr> </thead> <tbody> <tr> <td>640</td> <td>85</td> <td>32</td> </tr> <tr> <td>800</td> <td>100</td> <td>42</td> </tr> <tr> <td>1024</td> <td>110</td> <td>46</td> </tr> <tr> <td>1280</td> <td>120</td> <td>65</td> </tr> </tbody> </table>		NORMAL	FULL PAGE	640	85	32	800	100	42	1024	110	46	1280	120	65
	NORMAL	FULL PAGE														
640	85	32														
800	100	42														
1024	110	46														
1280	120	65														

<b>ZOOM FACTOR</b>	<b>CODE</b>	<b>DESCRIPTION</b>
<b>ZOOM_RTN</b>	{Set "Window-Custom-Zoom";ZM_ALL}{Quit}	; Sets view to display
<b>ZM_NRML</b>	85	; Preferred zoom setting
<b>ZM_ALL</b>	32	; View entire sheet
<b>ZM_RESTORE</b>	{Set "Window-Custom-Zoom";ZM_NRML}{R}{L}{Quit}	; Resets view to normal

<b>PRINT SHEET</b>	<b>CODE</b>	<b>DESCRIPTION</b>
<b>SHT_PRINT</b>	<pre>{Set "Print-Range";SHEET_RANGE}{Set "Print-Footer-Center-Text";""} {Set "Print-Orientation";"Portrait"}{Set "Print-Fit-Page";"Yes"} {Set "Print-Margin-Top";".75"} {Set "Print-Margin-Left";".75"}{Set "Print-Margin-Right";".75"} {Set "Print-Margin-Bottom";".25"} {BACKGRND 0}{Print?}{BACKGRND 2} {Quit}</pre>	; Prints spreadsheet

<b>BACKGRND</b>	<pre>{Define BCK_COL:V} {Let RNG_NUM;1}{BCK_LOOP}</pre>	; Sets / Resets light
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<b>BCK_LOOP</b>	<pre>{Let RNG_NAME;"DATA_"&amp;@Right(@String(RNG_NUM+100;0);2)} {If 1-@Isrange(@@(RNG_NAME))}{Return} {Style-Interior BCK_COL;;;+RNG_NAME} {Let RNG_NUM;RNG_NUM+1}{Branch BCK_LOOP}</pre>
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<b>BCK_COL</b>	2
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**PRINT INFORMATION CODE**

**DESCRIPTION**

**INFO\_PRINT**            {Define INFO\_TOPIC:V} ; Prints Topics for  
                          {Dialog DLG\_INFOPRT}  
                          {If RES\_INFOPRT=0}{Quit}  
                          {Set "Print-Footer-Center-Text";"^"}  
                          {Set "Print-Centered";"Horizontal"}  
                          {Set "Print-Orientation";"Portrait"}{Set "Print-Size";"Fit-All"}  
                          {Set "Print-Margin-Top";".5"}  
                          {Set "Print-Margin-Left";".5"}{Set "Print-Margin-Right";".5"}  
                          {Set "Print-Margin-Bottom";".25"}  
                          {Let UPPER\_LEFT;@Info("Origin")}  
                          {If ANS\_INFOPRT=0}{INFO\_CURR\_PRT}  
                          {If ANS\_INFOPRT}{Select @Vlookup(INFO\_TOPIC;INFO\_LIST;1)}  
                          {Style-Interior 0}  
                          {Print?}  
                          {Style-Interior 2}  
                          {Edit-Goto +UPPER\_LEFT}  
                          {Quit}

**INFO\_CURR\_PRT**        {Select INF\_OVER\_RANGE}  
                          {Select-Append INF\_STEP\_RANGE}  
                          {Select-Append INF\_TIPS\_RANGE}  
                          {Select-Append INF\_COUNTRY\_RNG}  
                          {Select-Append INF\_CONVENTION}  
                          {Select-Append INF\_NOTE\_RANGE}  
                          {Select-Append INF\_ABOU\_RANGE}  
                          {Return}

**UPPER\_LEFT**            **\$D:\$A\$379**

**INFO\_LIST**             1INF\_OVER\_RANGE  
                          2INF\_STEP\_RANGE  
                          3INF\_TIPS\_RANGE  
                          4INF\_COUNTRY\_RNG  
                          5INF\_CONVENTION  
                          6INF\_NOTE\_RANGE  
                          7INF\_ABOU\_RANGE

**INFO\_TOPIC**            7

**DLG\_INFOPRT**

DIALOG	InfoPrint			
-2134376400	4	63	62	152
FONT	8"Helv"			
8	8	59	10	20
8	21	56	10	21
102	4	40	14	1
102	22	40	14	2
END DIALOG				

SAMPLE DATA	CODE	DESCRIPTION
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**SAMPDATA** {Let CURR\_SCEN:@Scenariolast(@Cellpointer("Filename"))} ; Displays Sample  
 {If @Iserr(CURR\_SCEN)}{Let CURR\_SCEN;"unnamed"}  
 {If @Exact(CURR\_SCEN;"sample")}{Branch SAMP\_RESTORE}  
 {Dialog DLG\_SAMPLE1}  
 {If RES\_SAMPLE1=0}{Quit}  
 {Let PREV\_SCEN;CURR\_SCEN}  
 {UPDATE}  
 {Scenario-Show "sample"}{Calc}{Quit}

**SAMP\_RESTORE** {Dialog DLG\_SAMPLE2} ; Restores previous  
 {If RES\_SAMPLE2=0}{Quit}  
 {Scenario-Show PREV\_SCEN}{Calc}{Quit}

**PREV\_SCEN** unnamed  
**CURR\_SCEN** sample

**DLG\_SAMPLE1**

DIALOG	Sample1				
-2134376400	4	51	60	176	
FONT	8"Helv"				
4	4	113	24	1000	
130	4	40	14	1	
130	22	40	14	2	
4	28	116	26	1001	
END DIALOG					

**DLG\_SAMPLE2**

DIALOG	Sample2				
-2134376400	3	50	60	176	
FONT	8"Helv"				
4	4	110	24	1000	
130	4	40	14	1	
130	22	40	14	2	
END DIALOG					

KEEP DATA	CODE	DESCRIPTION
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**KEEPDATA** {If @Count(SCENARIO\_LIST)=@Rows(SCENARIO\_LIST)-1}{Branch K\_}; Stores user-data  
 {Dialog DLG\_KEEPPDATA}  
 {If RES\_KEEPPDATA=0}{Quit}  
 {If RES\_KEEPPDATA=3}{Branch K\_UPDATE}  
 {If RES\_KEEPPDATA=4}{Branch K\_HELP}  
 {If @Length(@S(ANS\_KEEPPDATA))<1}{Alert "To create a scenario, you must enter a scen.  
 {If 1-@Iserr(@Scenarioinfo("Creator";@Lower(@Trim(ANS\_KEEPPDATA))))}{Branch K\_EXI  
 {Scenario-Create @Lower(@Trim(ANS\_KEEPPDATA))}  
 {Let RNG\_NUM;1}{K\_VERSIONS}  
 {Put SCENARIO\_LIST;0;@Count(SCENARIO\_LIST);ANS\_KEEPPDATA}  
 {Scenario-Show @Lower(@Trim(ANS\_KEEPPDATA))}  
 {Calc}{Return}

**K\_UPDATE** {CLEAN\_LIST}{Dialog DLG\_UPDDATA} ; Check for deleted

```

{If ANS_UPDDATA<0}{Quit}
{If RES_UPDDATA=0}{Quit}
{Scenario-Delete @Lower(@Trim(@Index(UPDATE_LIST;0;ANS_UPDDATA)))}
{Scenario-Create @Lower(@Trim(@Index(UPDATE_LIST;0;ANS_UPDDATA)))}
{Let RNG_NUM;1}{UP_EXISTING}
{Scenario-Show @Lower(@Trim(@Index(UPDATE_LIST;0;ANS_UPDDATA)))}{Quit}

```

**CLEAN\_LIST  
CLEAN\_LOOP**

```

{Blank ANS_SWAPDATA}
{If ANS_SWAPDATA>@Count(UPDATE_LIST){Return}
{If 1-@Iserr(@Scenarioinfo("Creator";@Lower(@Trim(@Index(SCENARIO_LIST;0;ANS_S'
{Recalc LIST_RNG){Edit-Copy +LIST_RNG}{Recalc LIST_ADDR}{Edit-Paste +LIST_ADDF
{Branch CLEAN_LOOP}

```

**UP\_EXISTING**

```

{Let RNG_NAME;"DATA_"&@Right(@String(RNG_NUM+100;0);2)}
{If 1-@Isrange(@@(RNG_NAME)){Return}
{Version-Delete +RNG_NAME;@Lower(@Trim(@Index(UPDATE_LIST;0;ANS_UPDDATA
{Version-Create +RNG_NAME;@Lower(@Trim(@Index(UPDATE_LIST;0;ANS_UPDDATA
{Scenario-Add-Version @Lower(@Trim(@Index(UPDATE_LIST;0;ANS_UPDDATA));+RNG
{Let RNG_NUM;RNG_NUM+1}{Branch UP_EXISTING}

```

**K\_HELP**

```

{Dialog DLG_KHELP}
{Branch KEEPDATA}

```

**K\_LIMIT**

```

{Alert +"The maximum number of "&@String(@Count(SCENARIO_LIST);0)&" scenarios is
{Quit}

```

**K\_EXISTS**

```

{Alert +""""&@Lower(@Trim(ANS_KEEPDATA))&"""" already exists. Please use another sce

```

**K\_VERSIONS**

```

{Let RNG_NAME;"DATA_"&@Right(@String(RNG_NUM+100;0);2)}
{If 1-@Isrange(@@(RNG_NAME)){Return}
{Version-Create +RNG_NAME;@Lower(@Trim(ANS_KEEPDATA))}
{Scenario-Add-Version @Lower(@Trim(ANS_KEEPDATA));+RNG_NAME;@Lower(@Trin
{Let RNG_NUM;RNG_NUM+1}{Branch K_VERSIONS}

```

**RNG\_NUM**

2

**RNG\_NAME**

DATA\_02

**DLG\_KEEPDATA**

DIALOG	KeepData				
-2134376400	8	20	32	196	
FONT	8"Helv"				
4	64	89	12	8001	
148	2	40	14	1	
148	34	40	14	2	
148	18	40	14	3	
148	52	40	14	4	
4	32	128	18	1000	
4	2	130	24	1001	
4	54	114	10	1002	
END DIALOG					

**DLG\_UPDDATA**

DIALOG	Update				
-2134376400	4	54	36	198	
FONT	8"Helv"				
4	36	104	48	9001	
4	4	113	24	1000	
150	6	40	14	1	
150	22	40	14	2	
END DIALOG					

**DLG\_KHELP**

DIALOG	KHELP				
-2134376400	2	21	32	196	
FONT	8"Helv"				
148	2	40	14	1	
4	2	139	42	1001	
END DIALOG					

SWAP DATA	CODE	DESCRIPTION
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<b>SWAPDATA</b>	<pre>{CLEAN_LIST}{Dialog DLG_SWAPDATA} ; Switches to a sce {If ANS_SWAPDATA&lt;0}{Quit} {If RES_SWAPDATA=0}{Quit} {If RES_SWAPDATA=3}{Branch DEL_SCENARIO} {Let CURR_SCEN;@Scenariolast(@Cellpointer("Filename"))} {If @Iserr(CURR_SCEN)}{Let CURR_SCEN;"unnamed"} {If CURR_SCEN&lt;&gt;"unnamed"}{UPDATE} {If CURR_SCEN="unnamed"}{UPDUN} {Scenario-Show @Lower(@Trim(@Index(SCENARIO_LIST;0;ANS_SWAPDATA)))} {If @Scenariolast(@Cellpointer("Filename"))&lt;&gt;"-blank-"}{Quit} {Scenario-Delete "unnamed"}{Scenario-Create "unnamed"} {Let RNG_NUM;1}{UP_UNNAMED}{Scenario-Show "unnamed"}{Calc}{Quit}</pre>	
<b>UPDUN</b>	<pre>{Dialog DLG_UPDUN} {If RES_UPDUN=3}{Quit} {If RES_UPDUN=1}{KEEPDATA} {Let RES;1}{Return}</pre>	
<b>UP_UNNAMED</b>	<pre>{Let RNG_NAME;+"DATA_"&amp;@Right(@String(RNG_NUM+100;0);2)} {If 1-@Isrange(@@(RNG_NAME))}{Return} {Version-Delete +RNG_NAME;"unnamed"} {Version-Create +RNG_NAME;"unnamed"} {Scenario-Add-Version "unnamed";+RNG_NAME;"unnamed"} {Let RNG_NUM;RNG_NUM+1}{Branch UP_UNNAMED}</pre>	
<b>LIST_RNG</b>	#NAME?	
<b>LIST_ADDR</b>	#NAME?	
<b>RES</b>	1	
<b>DEL_SCENARIO</b>	<pre>{If ANS_SWAPDATA&lt;1}{Alert "The scenario named ""-Blank-"" cannot be deleted. This sce {Alert +"Delete ""&amp;@Index(SCENARIO_LIST;0;ANS_SWAPDATA)&amp;"" scenario?";2;"Stop' {Scenario-Delete @Lower(@Trim(@Index(SCENARIO_LIST;0;ANS_SWAPDATA)))}</pre>	



```

{If @Exact(CURR_SCEN;"unnamed"){UPDATE_POST}{Return}
{Recalc FRM_UPDSC}{Dialog DLG_UPDSC}
{If RES_UPDSC=3}{Quit}
{If RES_UPDSC=1}{UPDATE_POST}
{Return}

```

**UPDATE\_TEST**

```

{Let RNG_NAME;"DATA_"&@Right(@String(RNG_NUM+100;0);2)}
{If 1-@Isrange(@@(RNG_NAME))}{Let NO_UPDATE;1}{Return}
{If @Iserr(@Versioncurrent(@@(RNG_NAME)))}{Return}
{Let RNG_NUM;RNG_NUM+1}{Branch UPDATE_TEST}

```

**UPDATE\_POST  
UPDATE\_LOOP**

```

{Version-Update +RNG_NAME;CURR_SCEN}
{Let RNG_NUM;RNG_NUM+1}
{Let RNG_NAME;"DATA_"&@Right(@String(RNG_NUM+100;0);2)}
{If 1-@Isrange(@@(RNG_NAME))}{Return}
{If @Iserr(@Versioncurrent(@@(RNG_NAME)))}{Branch UPDATE_POST}
{Branch UPDATE_LOOP}

```

**NO\_UPDATE**

**DLG\_SWAPDATA**

DIALOG	SwapData				
-2134376400	5	53	36	198	
FONT	8"Helv"				
4	26	108	58	9001	
4	4	124	18	1000	
150	6	40	14	1	
150	22	40	14	2	
150	42	40	14	3	
END DIALOG					

**DLG\_UPDSC**

DIALOG	Update1				
-2134376400	4	69	49	180	
FONT	8"Helv"				
4	5	126	44	1000	
135	2	40	14	1	
135	18	40	14	2	
135	39	40	14	3	
END DIALOG					

**DLG\_UPDUN**

DIALOG	unnamed				
-2134376400	4	78	60	137	
FONT	8"Helv"				
7	3	79	27	1000	
92	2	40	14	1	
92	18	40	14	2	
92	39	40	14	3	
END DIALOG					

**MACRO\_SHOW** {Show-Sheets MACROS:A1} ; Show / Hide this  
 {Edit-Goto MACROS:A1}{Quit}

**MACRO\_HIDE** {Home}{Hide-Sheets MACROS:A1}  
 {Edit-Goto INFORMATION:A1}{Quit}

SHOW NOTES FIELDSCODE	DESCRIPTION
<b>NOTES_SHOW</b>	
{Show-Sheets MACROS:A1}	; Navigate to the N
{Edit-Goto NOTES_FIELDS}	
{Edit-Goto "NOTES FIELDS"}{Quit}	

PRINT MACROS	CODE	DESCRIPTION
<b>MACRO_PRINT</b>		
	{Dialog DLG_MACPRINT}	; Print sections of 1
	<b>{If RES_MACROPRT=0}{Quit}</b>	
	{If ANS_MACROPRT1}{Set "Print-Range";MACROS_RANGE}{Set "Print-Orientation";"Lan	
	{If ANS_MACROPRT2}{Set "Print-Range";NOTES_FIELDS}{Set "Print-Orientation";"Portrai	
	{If ANS_MACROPRT3}{Set "Print-Range";RN_TABLE_RANGE}{Set "Print-Orientation";"Pc	
	{Set "Print-Centered";"Horizontal"}	
	{Set "Print-Footer-Center-Text";"^\^"}	
	{Set "Print-Size";"Fit-Columns"}	
	{Set "Print-Margin-Top";".5"}	
	{Set "Print-Margin-Left";".5"}{Set "Print-Margin-Right";".5"}	
	{Set "Print-Margin-Bottom";".25"}	
	{Print?}	
	{Quit}	

**DLG\_MACPRINT**

DIALOG	MacPrint				
-2134376400		5	66	62	152
FONT		8"Helv"			
	8	4	59	10	20
	8	15	72	10	21
	8	26	84	10	22
	102	4	40	14	1
	102	22	40	14	2
END DIALOG					

**END OF MACROS**

**DO NOT ERASE**

1.00Jan	1.00	Jan
2.00Feb	2.00	Feb
3.00Mar	3.00	Mar
4.00Apr	4.00	Apr
5.00May	5.00	May
6.00Jun	6.00	Jun





NOTES FIELDS

Information Print

Num_User_Scenarios	0
Current_Scenario	#NAME?
Principal_Amount	0
Interest_Rate	0
Period_in_Years	15
Base_Year	1994
Base_Month	Jan

## Information Print

AMORTIZATION	B:A1..B:A1
ANS_INFOPRT	C:L91..C:L91
ANS_KEEPDATA	C:L186..C:L186
ANS_MACROPRT1	C:L372..C:L372
ANS_MACROPRT2	C:L373..C:L373
ANS_MACROPRT3	C:L374..C:L374
ANS_SWAPDATA	C:L317..C:L317
ANS_UPDDATA	C:L199..C:L199
BACKGRND	C:B38..C:B38
BCK_COL	C:B46..C:B46
BCK_LOOP	C:B41..C:B41
CLEAN_LIST	C:B153..C:B153
CLEAN_LOOP	C:B154..C:B154
COUNTRY	D:A222..D:A222
CURR_SCEN	C:B112..C:B112
DATA_01	B:J5..B:J9
DEL_SCENARIO	C:B242..C:B242
DLG_INFOPRT	C:B88..C:B88
DLG_KEEPDATA	C:B183..C:B183
DLG_KHELP	C:B205..C:B205
DLG_MACPRINT	C:B369..C:B369
DLG_PERSONAL	C:B382..C:B382
DLG_SAMPLE1	C:B114..C:B114
DLG_SAMPLE2	C:B123..C:B123
DLG_SWAPDATA	C:B314..C:B314

DLG_UPDDATA	C:B196..C:B196
DLG_UPDSC	C:B324..C:B324
DLG_UPDUN	C:B333..C:B333
D_VERSIONS	C:B251..C:B251
FRM_UPDSC	C:I327..C:I327
INFORMATION	D:A1..D:A1
INFO_ABOUT	D:A379..D:A379
INFO_CONVENTION	D:A276..D:A276
INFO_CURR_PRT	C:B67..C:B67
INFO_LIST	C:B78..C:C84
INFO_NOTESFX	D:A331..D:A331
INFO_OVERVIEW	D:A62..D:A62
INFO_PRINT	C:B49..C:B49
INFO_STEPS	D:A119..D:A119
INFO_TIPS	D:A170..D:A170
INFO_TOPIC	C:B86..C:B86
INF_ABOU_RANGE	D:B381..D:H392
INF_CONVENTION	D:B281..D:H292
INF_COUNTRY_RNG	D:B228..D:H236
INF_NOTE_RANGE	D:B333..D:H343
INF_OVER_RANGE	D:B64..D:H79
INF_STEP_RANGE	D:B121..D:H131
INF_TIPS_RANGE	D:B172..D:H180
KEEPDATA	C:B132..C:B132
K_EXISTS	C:B172..C:B172
K_HELP	C:B166..C:B166
K_LIMIT	C:B169..C:B169
K_UPDATE	C:B145..C:B145
K_VERSIONS	C:B174..C:B174
LIST_ADDR	C:B239..C:B239
LIST_RNG	C:B238..C:B238
MACROS	C:A1..C:A1
MACROS_RANGE	C:A3..C:L399
MACRO_HIDE	C:B346..C:B346
MACRO_PRINT	C:B355..C:B355
MACRO_SHOW	C:B343..C:B343
NOTES_FIELDS	C:A494..C:B500
NOTES_FIELDS	C:A492..C:A492
NOTES_SHOW	C:B350..C:B350
NO_UPDATE	C:B312..C:B312
PERSONALIZE	C:B380..C:B380
PREV_SCEN	C:B111..C:B111
RES	C:B240..C:B240
RES_INFOPRT	C:L89..C:L89
RES_KEEPDATA	C:L184..C:L184
RES_MACROPRT	C:L370..C:L370
RES_SAMPLE1	C:L115..C:L115
RES_SAMPLE2	C:L124..C:L124
RES_SWAPDATA	C:L315..C:L315
RES_UPDDATA	C:L197..C:L197
RES_UPDSC	C:L325..C:L325
RES_UPDUN	C:L334..C:L334
RNG_NAME	C:B181..C:B181
RNG_NUM	C:B180..C:B180
RN_TABLE	C:A539..C:A539
RN_TABLE_RANGE	C:A540..C:B640
SAMPDATA	C:B98..C:B98
SAMP_RESTORE	C:B107..C:B107
SCENARIO_LIST	C:B256..C:B289

SHEET_RANGE	B:B2..B:J61
SHT_PRINT	C:B30..C:B30
SWAPDATA	C:B213..C:B213
TABLE_CONTENTS	A:A1..A:A1
UPDATE	C:B291..C:B291
UPDATE_LIST	C:B257..C:B289
UPDATE_LOOP	C:B306..C:B306
UPDATE_POST	C:B305..C:B305
UPDATE_TEST	C:B300..C:B300
UPDUN	C:B226..C:B226
UPPER_LEFT	C:B76..C:B76
UP_EXISTING	C:B159..C:B159
UP_UNNAMED	C:B231..C:B231
ZM_ALL	C:B25..C:B25
ZM_NRML	C:B24..C:B24
ZM_RESTORE	C:B27..C:B27
ZM_SCRN	C:B14..C:B14
ZM_TABLE	C:B16..C:D19
ZOOM_RTN	C:B22..C:B22
ZOOM_TEST	C:B9..C:B9
\0	C:B4..C:B4

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42"	"	"Select Information to Print"			1
1342242800"button"	"Current topic"		0		1
1342242800"button"	"All topics"		0		0
1342373900"button"	"OK"		0		
1342373900"button"	"Cancel"		0		

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data, preserving existing entries

s data

58	""	""	"Sample Data"		1
1342177300	"static"	"You can use a se		0	
1342373900	"button"	"OK"		0	
1342373900	"button"	"Cancel"		0	
1342177300	"static"	"currently in this S		0	

42	""	""	"Sample Data"		1
1342177300	"static"	"Restore the data		0	
1342373900	"button"	"OK"		0	
1342373900	"button"	"Cancel"		0	

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in a scenario

ario name. Press OK to return to the Keep Data dialog box."}{Branch KEEPDATA}  
ISTS}

1 scenarios

```
WAPDATA)))));{Let ANS_SWAPDATA;ANS_SWAPDATA+1}{Branch CLEAN_LOOP}
R}
```

```
}}}
```

```
}}}
```

```
IG_NAME;@Lower(@Trim(@Index(UPDATE_LIST;0;ANS_UPDDATA)))}
```

in use. You must delete a scenario before creating a new one.}

scenario name.">{Branch KEEPDATA}

```
n(ANS_KEEPPDATA))}
```

82"	"	"Keep Data"			0
1350762600"edit"	"		0		
1342373900"button"	"OK"		0		
1342373900"button"	"Cancel"		0		
1342373900"button"	"Update..."		0		
1342373900"button"	"Help"		0		
1342177300"static"	"You can create a		0		
1342177300"static"	"This SmartMaste		0		
1342177300"static"	"Enter a name for		0		



88	""	""	"Update"		0
1352728600	"listbox"	""		0	UPDATE_LIST
1342177300	"static"	"Select the scenar		0	
1342373900	"button"	"OK"		0	
1342373900	"button"	"Cancel"		0	

50	""	""	"Keep Data Help"		1
1342373900	"button"	"OK"		0	
1342177300	"static"	For more informat		0	

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scenario selected by the user

scenario is used to clear data from the SmartMaster and create a blank, unnamed scenario.">{Branch SWAPDATA}  
 ;RES}{If 1-RES}{Quit}

DDR}{Quit}

ATA}}}

insert as many rows as you like.

88	""	""	"Swap Data"		0
1352728600	"listbox"	""		0	SCENARIO_LIST
1342177300	"static"	"Select the scenar		0	
1342373900	"button"	"OK"		0	
1342373900	"button"	"Cancel"		0	
1342373900	"button"	"Delete"		0	

58	""	""	"Update Scenario"		0
1342177300	"static"	The scenario nam		0	
1342373900	"button"	"Yes"		0	
1342373900	"button"	"No"		0	
1342373900	"button"	"Cancel"		0	

58	""	""	"Update Scenario"		0
1342177300	"static"	"The current scen		0	
1342373900	"button"	"Yes"		0	
1342373900	"button"	"No"		0	
1342373900	"button"	"Cancel"		0	

Macros sheet

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Notes/FX fields

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the macro sheet

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*!"}*

*rtrait"}*

42""	""	"Select Information to Print"			0
1342242800"button"	"Macros"		0		
1342242800"button"	"Notes Fields"		0		
1342242800"button"	"Range Name Tab"		0		
1342373900"button"	"OK"		0		
1342373900"button"	"Cancel"		0		



Return to  
Macros

Return to  
Macros

RES\_SWAPDATA

ANS\_SWAPDATA

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## **Information**

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Click a button to go to a subject.

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Subject	Description
> <b>Overview</b>	<b>General information about this SmartMaster.</b>
> <b>Steps</b>	Procedures to follow to use this SmartMaster.
> <b>Tips</b>	Helpful hints for using this SmartMaster.
> <b>Country Specific</b>	Instructions for use in Canada.
> <b>Conventions</b>	Details on conventions used in this SmartMaster.
> <b>Notes/FX Enabling</b>	Description of Notes/FX and available fields.
> <b>Macros</b>	Individual macro commands and their descriptions used in this SmartMaster.
> <b>About</b>	Information about the developer of this SmartMaster.



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## *e Amortization SmartMaster*

***This SmartMaster creates a loan amortization schedule. All figures are based on the following principal, interest rate, loan period (years), the base year, and the base month of the loan.***

***The amortization schedule is in two parts:***

***A monthly table for the first 12 months***

***An annual schedule for the remaining life of the loan***

***This template also calculates several key figures, including annual loan payments, monthly interest paid in the first calendar year, interest paid over the term of the loan, and the sum of payments over the term of the loan.***

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### *Mortgage Amortization SmartMaster*

1. Enter the amount of money you wish to borrow in the loan principal amount field.
2. Enter the annual interest rate in decimal places. For example, .085 for 8.5%.
3. Enter the length of the loan in years. The maximum length is 30 years.
4. Enter the year and month that the mortgage will begin.


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### *Tips*

Run the model several times using different mortgage rates and loan terms to compare the efficiency differences.

Consult your accountant for all of the tax implications of loan deductions.



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### *Entry Specific*

If you are using this SmartMaster in Canada, you will need to change the formula in cell E6 located on the Amortization sheet from @PMT to @PMT.

The formula in Amortization:E6 should read:

**@IF(@ISEMPTY(J5),0,@ROUND(@PMT(J5,J6/12,Macros:F419),2))**



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## Conventions

### Cell Types

Shaded cells are data entry areas. Outlined cells contain formulas that are automatically

### Printing

All forms print in portrait orientation.

### Dates

Enter dates as MM/DD/YY.

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### *artMaster with Notes/FX*

Notes/FX lets you exchange data between applications by embedding the data as an object in  
In 1-2-3, the range called "Notes Fields" can be made available to Notes for exchanging data b

and the spreadsheet.

This SmartMaster contains fields that can be used for Notes/FX applications. To see the range "Notes Fields," click on the Notes Fields button. For more information about using Notes/FX, see documentation.

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*this SmartMaster*

This SmartMaster was developed by KMT Software, Inc. KMT Software is the developer of sev

add-on products that are marketed under the Lotus name through Lotus Selects. KMT Software worked closely with Lotus to develop the Lotus SmartMaster Collection for 1-2-3 Release 5, a collection of dozens of additional SmartMaster templates. The Lotus SmartMaster Collection for 1-2-3 Release 5 includes SmartMaster templates to help you manage your business as well as personal planning and finances.

To order or learn more about the Lotus SmartMaster Collection for 1-2-3 Release 5, in the U.S. call Lotus Selects at 1-800-635-6887. In Canada, call 1-800-GO-LOTUS.

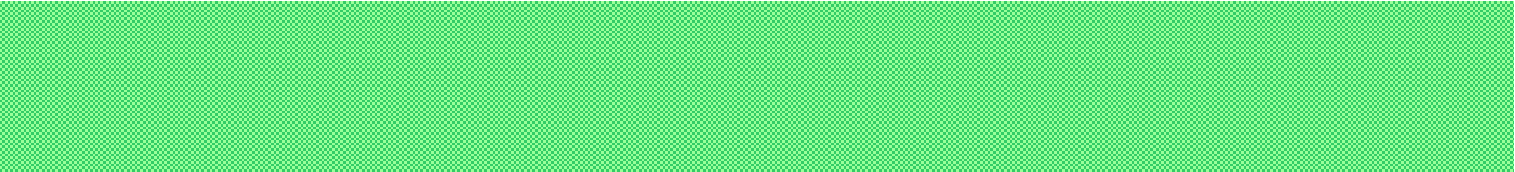


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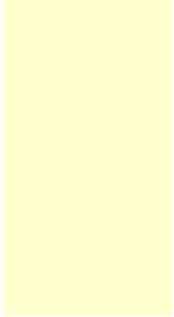
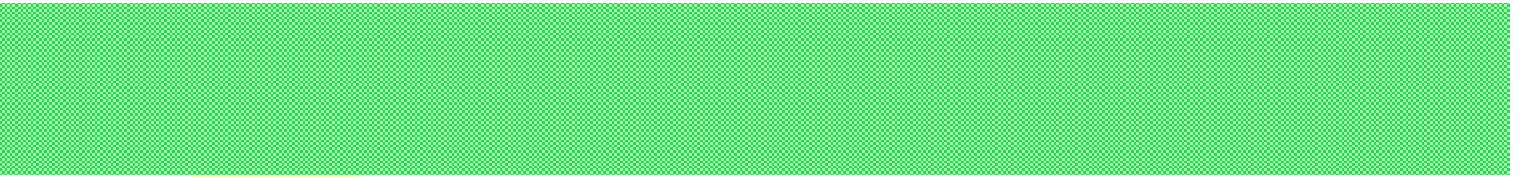


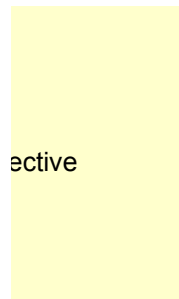


**owing five inputs:**

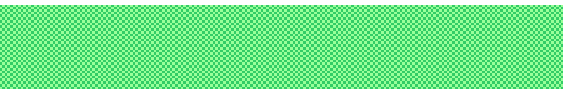
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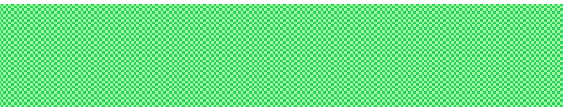




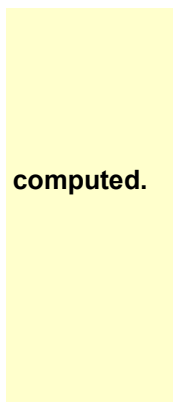
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