The

Loan Chief

Lite

A Financial Tool

for

Loan

Schedules

Charts

and

Solving

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LOAN CHIEF LITE

General Information

Disclaimer

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About Insight Software Solutions

Insight Software Solutions is located in Bountiful Utah. Please
send any inquiries, questions, suggestions or comments to the
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P.O. BOX 354                      Fax: (801) 299-1781
BOUNTIFUL, UT  84011-0354         BBS: (801) 963-8721
                                  CIS: [71672,3464]
```

Contents of Distribution Disk

The Loan Chief diskette contains several files which are needed
for optimal performance. Their name and function are listed
below.

```
LOAN.EXE      This is the main executable program.
LOAN.CFG      This contains program configuration information
              such as screen color and printer selections. This
              file is automatically created if not found.
LOAN.PTR      This contains printer definitions for a variety of
              printers.
LOAN.DOC      This is the User Manual for the Loan Chief.
LOAN.BAT      This is a start up batch file for hard disks.
INSTALL.EXE   This copies the program to a hard disk.
LOAN.INF      This contains saved information.
```

LOAN CHIEF LITE

                        Program Support

Once registered, you will receive notification of major updates
and new products. Registration includes a 90 day support policy
where free updates will be provided for major problems. If a
problem cannot be resolved, then a refund of money will be made.

Insight Software Solutions offers support through the mail,
phone, fax, BBS and CIS. Please refer to the address and phone
numbers on the previous page. Our official support BBS is the
Rocky Mountain Software BBS (RMS). RMS can be reached 24 hours a
day at (801) 963-8721 where a conference dedicated to us can be
found. Our latest software products and versions, bulletins, news
and message system are located on RMS under conference #4. RMS
accepts modem baud rates of 1200 to 38400.

              Insight Software Solutions is a member of
              the Association of Shareware Professionals
              (ASP). ASP wants to make sure that the
              shareware principal works for you. If you
              are unable to resolve a shareware related
              problem with an ASP member by contacting
              the member directly, ASP may be able to
              help. The ASP Ombudsman can help you
              resolve a dispute or problem with an ASP
              member, but does not provide technical
              support for members' products. Please write
              to the ASP Ombudsman at 545 Grover Road,
              Muskegon, MI 49442 or send a CompuServe
              message via CompuServe Mail to ASP
              Ombudsman 70007.3536.

Getting Started With The Loan Chief

                          System Requirements

The Loan Chief is almost hardware independent. It will run on
most PC systems. The minimum requirements are as follows:

  IBM type PC, XT, AT or PS/2 (or compatible)
  512K Ram
  Dos 2.0 or higher
  any monochrome, color, or composite monitor
  virtually any printer that supports condensed printing

                            Installation

The Loan Chief may be run from either a floppy or hard disk. An
installation program called INSTALL.EXE is provided to assist you
in the installation of the program on a hard drive. From the A>
prompt, simply type in "INSTALL". This will prompt you through
the installation process. Alternatively, you may simply copy the
contents of the floppy diskette onto the hard disk. We recommend
that it be placed into its own subdirectory.

                        Running the Loan Chief

To run the Loan Chief, simply type "LOAN". This can be done from
the floppy disk or from a hard drive if you used the provided
installation procedure.

LOAN CHIEF LITE

Screen Layout In The Loan Chief

Common Screen Lines

There are several common screen lines found in the Loan Chief.
This includes the first, second, twenty third, twenty fourth, and
twenty fifth lines. The first line contains the current date and
time as specified by DOS. It also contains the name of the
program. The second line is part of the box surrounding the user
work area. It generally contains a centered title describing the
function of the current screen. The twenty third line is the
status line. It shows the status of the Help, Caps, Scroll Lock,
Num Lock, and Insert keys. The twenty fourth line is the prompt
line. It indicates what you are supposed to do for a given input
field. The twenty fifth line is the Function Keys Status line. It
shows what Function Keys (F1, F2, ...) are available for use and
what their particular functions are.

Menu Screens

Menu Screens appear as a list of numbered items. There is also a
movable highlight bar indicating the current menu selection.

Data Input Screens

Data Input Screens contain fields or areas which can be changed
by you. These fields are generally preceded by a label indicating
what type of value is desired for the field.

Data View Screens

Data View Screens contain scrollable text for your viewing.
Generally, the text can be scrolled up and down and left and
right. Indications of the current location in the text are given
on the left side of the status line.

Moving Around In The Loan Chief

                              Menu System

Menus appear as a list of numbered options. To select the option
desired, you may press the associated number. An alternate method
is to use the arrow keys along with the <Enter> key. One option
is always highlighted and indicates the current option. To change
the current option, you may press the UP and DOWN arrow keys to
move the highlight bar. Once the desired option is highlighted,
pressing the <Enter> key selects it.

                         Moving Field to Field

Moving from one field to another field can be accomplished by
many different keystrokes. Listed below is a summary of the
keystrokes available and the function they perform.

ENTER KEY: Moves you to the next logical field.

RIGHT ARROW KEY: If the cursor is on the last editing character
of the field, this key moves the cursor to the right of the
current field.

LEFT ARROW KEY: If the cursor is on the first character of the
field, this key moves the cursor to the field to the left of the
current field.

DOWN ARROW KEY: Moves the cursor to the field below the current
field.

UP ARROW KEY: Moves the cursor to the field above the current
field.

PAGE DOWN KEY: Moves the cursor to the last field on the screen.

PAGE UP KEY: Moves the cursor to the first field on the screen.

TAB KEY: Moves the cursor to the next logical field.

TAB LEFT KEY: Moves the cursor to the previous logical field.

<CTRL> RIGHT ARROW KEY: Moves the cursor to the field to the
right of the current field.

<CTRL> LEFT ARROW KEY: Moves the cursor to the field to the left
of the current field.

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Editing Within a Field

Editing within a field can be accomplished with many different keystrokes. Listed below is a summary of the keystrokes available and the functions they perform.

RIGHT ARROW KEY: Moves the cursor one character to the right.

LEFT ARROW KEY: Moves the cursor one character to the left.

HOME KEY: Moves the cursor to the beginning of the field.

END KEY: Moves the cursor to the last character in the field.

BACKSPACE KEY: Moves the cursor to the left one character and erases that character and shifts all trailing characters to the left one space.

INSERT KEY: Toggles between insert mode and typeover mode.

DELETE KEY: Erases the character under the cursor and shifts all trailing characters to the left one space.

ALPHA/NUMERIC KEY: Outputs the character where the cursor is and moves the cursor over to the right, one space. If insert mode is on, then all trailing characters are moved to the right, one space.

Special Fixed Fields

There are certain fields which have fixed values. When the cursor is moved to these fields, a window of choices appears. Each choice has either an associated number or letter next to it. Pressing the associated number or letter automatically makes the desired selection and moves the choice into the input field.

Special Function Keys

There are a number of special function keys which perform a variety of tasks. These keys are as follows.

<ESC> KEY: This key always takes you back one level from where ever you are. For example: if you enter a screen from a menu, then the <Esc> key will take you back to that menu.

<F1> KEY: This key is the help key. It toggles off and on

whether help messages should be shown with each input.

<F2>..<F10> KEYS: These other function keys may or may not be active and have different functions in different parts of the program. Brief explanations of what these keys do are displayed on the screen in the Function Key line. Detailed information is given under the documentation of each particular screen as to which Function Keys are active and what their function is.

LOAN CHIEF LITE

Loan Schedules

Schedule Inputs

Loan Values

PAYMENT MODE: This is the frequency of payments to be made. This
may be on a weekly, bi-weekly, semi-monthly, monthly, quarterly,
semi-annual or annual basis.

COMPOUND METHOD: This is the frequency at which the interest
rate is compounded. This may be on a daily (360 or 365 days),
monthly, quarterly, semi-annual or annual basis. Generally, a
mortgage is compounded on a monthly basis.

ORIGINAL PRINCIPAL: This is the original principal of the amount
to amortize.

MONTHS IN LOAN: This is the number of months over which to
amortize the original principal. This can be up to 360 months
allowing for a 30 year loan amortization. This field becomes
"WEEKS IN LOAN" if the payment frequency is either weekly or bi-
weekly.

INTEREST RATE: This is the rate at which to amortize. Three
decimal places are allowed. Variable interest rates are made
possible through the F3 (INTEREST) function key. Variable
interest rates are only available for monthly through annual
payment methods.

ORIGINATION DATE: This is the date at which the loan
amortization starts. The printed schedule keeps track of every
month and year based upon the origination date.

Special Features

OPTION: This consists of seven choices which are as follows:
None, Recurring Extra Payment, Variable Extra Payment, Double
Principal Payment, Balloon Payment, 13 Monthly Payments Per Year
and Variable Payment.
None is for doing basic amortization schedules.
Recurring Extra Payment adds the ability to specify a constant
  extra amount payable towards the principal each month. This
  allows you to see how a little more of a payment reduces the
  length of a loan by a great deal. This option is available only
  when the payment mode is monthly through annual.
Variable Extra Payment works just like the "Recurring Extra
  Payment" except that a different extra amount can be specified

  for any month or period of the loan. This option is available
  only when the payment mode is monthly through annual.
Double Principal Payment displays what doubling the principal
  payment each month does to the loan. It cuts the loan period
  almost in half. This option is available only when the payment
  mode is monthly through annual.
Balloon Payment adds the ability to show the loan for a short
  period of time and then what one final payment would be to pay
  off the loan. This option is available only when the payment
  mode is monthly.
13 Monthly Payments Per Year allows you to specify a month where
  two normal payments will be made. This typically reduces a 30
  year mortgage to 21 years. This closely simulates a bi-weekly
  payoff schedule. This option is available only when the payment
  mode is monthly.
Variable Payment adds the flexibility to specify whatever
  payments you would like for every month of the loan. You can
  specify exactly how you plan to pay your loan and see the
  effect it has. This option is available only when the payment
  mode is monthly through annual.

COMPARE: This field appears only when one of the following
special options have been selected: Recurring Extra Payment,
Variable Extra Payment, Variable Payment, Double Principal
Payment or 13 Monthly Payments. By selecting "Y" for Compare, two
schedules will be generated side by side. The first will be the
basic loan schedule and the second will be a loan schedule which
conforms to the special option selected. You will be able to
compare the two at any point in time.

PAYMENT: This field appears only with the special option of
"Recurring Extra Principal", "Variable Extra Payment" or
"Variable Payment". For the Recurring Extra and Variable Extra,
it is an additional amount of money which is to be applied to the
loan each and every period. This amount of money pays towards the
principal of the loan and accelerates the amortization and pays
it off early. Variable Extra Payments are made possible through
the F2 (PAYMENTS) function key. For the Variable Payment, you
are allowed to override the periodic payment amount. You can
specify whatever amount you want to pay towards the loan. This
allows total flexibility in the amounts you wish to pay towards
your loan. Variable Payments are made possible through the F2
(PAYMENTS) function key.

MONTHS: This field appears only with the special option of
"Balloon Payment". It allows the number of months to be specified
before the balloon payment is to be made.

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TAX ANALYSIS: This field appears only if the payment mode is
monthly. It is intended to be used for mortgages only. The tax
savings option adds several elements to the Basic Schedule.
Property taxes and insurance amounts are added to give a fuller
picture of your total payment. Tax savings (based on itemized
deductions) are also computed with a given tax bracket. Tax
analysis may be used in conjunction with any of the special
options.

TAX BRACKET: This field appears only if the tax savings feature
has been selected. This is the estimated tax bracket in a
percentage form of the person for whom the schedule is for. This
allows an estimated savings in taxes that a person can realize
from a mortgage based on itemized deductions.

PROPERTY TAX: This field appears only if the tax savings feature
has been selected. This is the amount of property tax paid per
month for a mortgage. This allows a for a better picture of
actual tax savings as property taxes are a deductible item.

Other Inputs

TITLE: A title line printed on the top of the report. This uses
a line on the report only if something is entered; therefore, you
can fit more of the report on a page if the title is left blank.

Loan Schedule Function Keys

F2 KEY (PAYMENTS): This function key is available only if one of
the following special options has been selected: Variable Extra
Payment or Variable Payments. This pops up another screen which
allows up to 100 payment inputs. Each payment is numbered. New
function keys appear indicating how to change payments above 100.
There will be enough inputs and function keys to cover the
duration specified for the schedule. By this fashion you may
enter in different payments for the entire span of the schedule.
The new F2 key (DUP) will duplicate the previous value and
advance the cursor. This allows easy duplication of payments
without having to rekey them all in.

F3 KEY (INTEREST): This pops up another screen which allows up
to 120 interest rate inputs. Each interest rate is numbered. By
this fashion you may enter in different interest rates for each
period of the schedule and produce a stepped rate or variable
rate loan schedule. The new F2 key (DUP) will duplicate the
previous value and advance the cursor. This allows easy
duplication of interest rates without having to rekey them all
in. The variable interest rates are only available if the payment

mode is monthly through annual.

F4 KEY (VIEW/PRINT): Pops up another screen containing all the
Schedule Printing options. Please refer to the section on
"Schedule Printing".

LOAN CHIEF LITE

Loan Charts

Overview

Loan Charts is a novel concept which allows you to create a table
of any type loan values that you may be in need of. You select
the type of loan values you need--whether it be loan payments,
loan principal amounts, months in a loan or the interest rate,
you can now compute them. Once you choose what you want to solve
for, you enter one of the remaining loan values as a constant and
the other two as a range of values. Bingo! A chart is produced
solving for all loan values specified in the ranges.

Let's look at an example. You want to purchase a car. You want
to know what your payments will be. So you select "Solve For
Loan Payments". You have determined that you can get a 9%
interest rate, so you select "Interest Rate" for your constant
and enter 9%. You are interested in payments for 3, 4 and 5 year
loans, so you enter 36 months for the first term with a 12 month
increment and 3 increments. You hope you can afford a vehicle in
the $10,000 to $15,000 range, so you enter the first loan amount
as $10,000 with an increment of $500 with 10 increments. You
press the "view" key and a chart is produced that shows what the
loan payments would be for a $10,000, $10,500 ... $15,000 loan
for 3, 4 and 5 years at a 9% interest rate.

                            Chart Inputs

                            Chart Type

CHART TYPE: This specifies the type of loan chart you want to
produce. You may produce a chart which solves for any one of the
four factors found in loan. You may solve for Loan Principal
Amount, Loan Payment Amount, Loan Interest Rate or Loan Term.

CONSTANT: When producing a loan chart, one value remains
constant. This allows you to select the loan factor which is to
remain constant.

PMT AMOUNT: This field only appears if you have selected the Loan
Payment as the constant loan value. The loan payment amount is
to be entered here.

LOAN AMT: This field only appears if you have selected the Loan
Amount as the constant loan value. The loan principal amount is
to be entered here.

INT RATE: This field only appears if you have selected the Loan
Interest Rate as the constant loan value. The loan interest rate
amount is to be entered here.

NUM MONTHS: This field only appears if you have selected the Loan
Term as the constant loan value. The number of months in the
loan is to be entered here.

                            Loan Amount

Please note that these inputs only appear if the Loan Chart Type
is not "Solve For Loan Amounts" and the Loan Constant is not
"Loan Amount".

FIRST LOAN AMOUNT: This is the first loan principal amount in the
chart.

LOAN AMT INCREMENT: This is how much you want to increment the
loan principal amount.

OF INCREMENTS: This is the number of loan principal increments
to use in the chart.

                          Payment Amount

Please note that these inputs only appear if the Loan Chart Type
is not "Solve For Payment Amounts" and the Loan Constant is not

LOAN CHIEF LITE

"Loan Payment".

FIRST PMT AMOUNT: This is the first loan payment amount in the chart.

LOAN AMT INCREMENT: This is how much you want to increment the loan payment amount.

OF INCREMENTS: This is the number of loan payment increments to use in the chart.

Interest Rate

Please note that these inputs only appear if the Loan Chart Type is not "Solve For Interest Rates" and the Loan Constant is not "Interest Rate".

FIRST INTEREST AMOUNT: This is the first loan interest rate in the chart.

INT RATE INCREMENT: This is how much you want to increment the loan interest rate.

OF INCREMENTS: This is the number of interest rate increments to use in the chart.

Loan Term

Please note that these inputs only appear if the Loan Chart Type is not "Solve For Loan Term" and the Loan Constant is not "Loan Term".

MONTHS IN LOAN: This is the first loan term (in months) in the chart.

MONTH INCREMENT: This is the number of months you want to increment the loan term.

OF INCREMENTS: This is the number of loan term increments to use in the chart.

Other Inputs

TITLE: A title line printed on the top of the report. This uses a line on the report only if something is entered; therefore, you can fit more of the report on a page if the title is left blank.

Loan Chart Function Keys

F4 KEY (VIEW/PRINT): Pops up another screen containing all the
Schedule Printing options. Please refer to the section on
"Schedule Printing".

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Schedule Printing

                          Inputs

The Schedule Printing screen allows for a variety of options
which affect the way the schedule is to be printed. The fields
are listed below with their respective functions.

PRINT DESTINATION: This function allows you to specify where the
schedule is to be sent--it can be sent to the screen, printer or
to a file. The schedule appears on the screen as it will appear
when it is printed. When viewing the schedule on the screen,
function keys are available to send the schedule directly to the
printer without having to come back and change the print
destination to the printer.

SCHEDULE DETAIL: Determines whether to print every month,
quarter, half year or year of detail on the schedule. The
schedule detail cannot be a smaller period than that specified in
the deposit mode. For example, you cannot illustrate monthly
values for an schedule which has only annual deposits. Deposit
Methods of weekly, bi-weekly and semi-monthly are always
illustrated on their respective periods.

YEARLY BASIS: Allows you to select how the cumulative totals of
the schedule are to be displayed. They can be displayed on either
a calendar or fiscal year basis. A fiscal year basis displays the
totals at exact yearly intervals. For example, a loan paid
monthly which starts in March would show totals each March. If a
calendar basis is chosen, totals would be shown at the end of
each calendar year. For example, a loan which starts in April
would show totals each December or end of the year. Yearly Basis
has no effect on weekly, bi-weekly and semi-monthly loans.

CUMULATIVE VALUES: Shows each line of values as cumulative
totals from all previous years or months in the schedule.

CUMULATIVE TOTALS: Only applies if you are not using annual
detail and you are not using cumulative values. Selecting "Yes"
here will show the totals after each year as a cumulative total.
Selecting "No" will show the totals for each individual year.

DOLLAR VALUES: Specifies the use of dollar values in the
schedule. If "no" is selected, cents appear in the figures. You
would normally use dollar values if you prefer working with whole
numbers or if you are working with a very large mortgage where
the numbers start to merge when showing the cents.

DATE FORMAT: This specifies the format in which the dates will
appear in a report. For example, a date of October 23, 1992 would
appear as follows:
```
  MM/DD/YY     = 10/23/92        DD/MM/YYYY = 23/10/1992
  MM-DD-YY     = 10-23-92        DD-MM-YYYY = 23-10-1992
  MM.DD.YY     = 10.23.92        DD.MM.YYYY = 23.10.1992
  MM/DD/YYYY   = 10/23/1992      YY-MM-DD   = 92-10-23
  MM-DD-YYYY   = 10-23-1992      YY.MM.DD   = 92.10.23
  MM.DD.YYYY   = 10.23.1992      YYYY-MM-DD = 1992-10-23
  DD/MM/YY     = 23/10/92        YYYY.MM.DD = 1992.10.23
  DD-MM-YY     = 23-10-92        MMM YYYY   = Oct 1992
  DD.MM.YY     = 23.10.92        DD MMM YY  = 23 Oct 92
```

SEQUENCE COLUMN: This allows you to specify the left column of
the schedule. The options produce the following columns:
"Date Only" "Payment Number Only"   "Date & Payment Number"

```
                     PMT             PMT
    DATE             NUM             NUM     DATE
  --------          ---             ---    --------
  10/25/94           1               1     10/25/94
  11/25/94           2               2     11/25/94
```

                          Function Keys

F4 KEY (START PRINT): This function starts the actual printing
of the schedule or summary. Based on the print destination, it
either sends the schedule to the screen, printer or ascii file.

LOAN CHIEF LITE

Solve For Calculator

The Solve For Calculator is for calculating loan values. It
consists of four solve for values. By selecting one of these
values to solve for, inputs appear which you must enter to solve
for the selected value. These values and inputs are listed below.

PRINCIPAL: This allows you to solve for the principal amount of
a loan given the periodic payment, duration and interest rate.

PAYMENT: This allows you to solve for the periodic payment of a
loan given the principal amount, duration and interest rate.

DURATION: This allows you to solve for the duration of a loan
given the principal amount, periodic payment and interest rate.

INTEREST RATE: This allows you to solve for the interest rate of
a loan given the principal amount, periodic payment and duration.

On-line User Manual

The Loan Chief provides the capability to review this manual on-
line. Option number five from the main menu allows this. Once
option five is selected, the user manual is loaded into memory
and displayed on the screen. You can scroll through it at will by
use of the arrow keys and PgUp and PgDn keys. The manual can be
printed by your printer by simply pressing the F2 Key. The file
"LOAN.DOC" contains the user manual. It is in standard ascii
format and can be read in by virtually any editor or word
processor. It can be printed by simply using the Dos Print
command.

LOAN CHIEF LITE

Configuration

The configuration section allows you to configure the program to
work with the printer of your choice, to work with the colors of
your choice, to select default schedule printing options and to
set miscellaneous options. Option number six from the main menu
brings up this menu. The menu contains four options. The first is
to allow you to change the colors used in the program. The second
is to select a printer and set up specific printer options. The
third is for selecting Schedule Printing Defaults options. The
fourth is for setting up miscellaneous functions and data in the
program.

Color Attribute Selection

Selecting the color attribute option brings up a screen with a
list of all the different areas where different colors are used
and a displayed list of color to choose from. These are listed
below with a brief description of what areas are effected by the
specified color attribute names. Listed below the attribute names
is a list of active Function Keys which can help in setting up
your colors.

SCREEN ATTRIBUTE: The color that the screen uses everywhere
except for the following special areas. This is the most common
color.

FIELD ATTRIBUTE: The color that input fields appear in while
they are not being edited. This distinguishes them from normal
text on the screen.

EDIT ATTRIBUTE: The color of an input field while it is being
edited. This helps identify where you are at on the screen.

FKEY ATTRIBUTE: The color that the FKey line appears in at the
bottom of the screen.

ERROR ATTRIBUTE: The color that error messages pop up in.

MENU NORMAL ATTRIBUTE: The color that pop up scrollable
selection windows appear in.

MENU HIGHLIGHT ATTRIBUTE: The color that the highlighted
selection of menus and pop up scrollable selections appear in.

STATUS ATTRIBUTE: The color that the screen title appears in.
Also the color of the Caps Lock, Num Lock, Insert, Scroll, and
Help status.

F2 KEY (SHOW COLOR): Displays the current color specified in the field where the cursor is located. The color is displayed in a window in the bottom right corner.

F3 KEY (OTHER COLORS): There are 256 colors available, but only 128 of them are displayed on the screen at one time. The F3 Key toggles between displaying the different sets of 128 colors.

F4 KEY (DEFAULT MONO): Automatically sets all the fields to the default colors selected by Insight Software Solutions for a monochrome monitor.

F5 KEY (DEFAULT COLOR): Automatically sets all the fields to the default colors selected by Insight Software Solutions for a color monitor.

Printer Selection

The printer selection brings up a menu which has several options. The options are to Select A Printer, Delete A Printer, Add A Printer, Modify A Printer, and to adjust Miscellaneous Printer Options. Below the menu items is a list of the current printer specifications.

Selecting a printer brings up a list of printers. Simply use the arrow keys to highlight your printer type and press the <Enter> key. If your printer is not listed, you may try several of the printers listed to see if your printer is compatible with one of those listed. If it is not, then you may enter your own printer definition for your exact printer.

Deleting a printer definition should not be used very often. Simply use the arrow keys to select the printer definition to be deleted and press the <Enter> Key. You will be prompted to verify that you really want to delete the printer definition.

Adding a printer definition can be difficult if you are not familiar with printer control sequences. Selecting this option brings up a printer input screen; it asks for a printer name along with many different printer control sequences. The printer control sequences need to be entered in hexadecimal notation. If you are unable of performing this task, Insight Software Solutions is willing to set up your printer definition for free if you are a registered user and you send Insight Software Solutions a copy of the control codes out of your printer manual.

Modifying a printer definition brings up the same screen as Adding A Printer definition, you may then change any of the

fields desired. If the printer name is changed, the changed
definition will not be overwritten but will appear as a new
printer definition--this allows you to create a similar printer
definition without rekeying all the control sequences back in.

Miscellaneous Printer Options allows you to specify several
different items. These items are as follows:
Use 8 Lines Per Inch allows for more information to be put on a
  page. The default lines per inch is 6 which allows for 60 lines
  per page. By selecting 8 lines per inch, you increase your
  lines per page to 80.
Top Margin allows for a top margin on your reports. The reports
  normally start printing on the first line of the page. PLEASE
  NOTE that laser printers and some ink jet printers should leave
  the top margin at zero.
Left Margin allows a larger left margin. The reports are centered
  on the page. However, if a larger left margin is desired (for
  punched holes, etc) then it can be specified.
Pause After Each Page allows you to insert new pieces of paper if
  your printer does not have continuous form paper.
Use IBM Graphics instructs the program to use the IBM graphic
  characters for producing solid lines and boxes. If your printer
  does not directly support these characters, then an "N" should
  be entered here.
Printer Port allows your printed output go to either LPT1, LPT2
  or LPT3; this is helpful if you have more than one printer
  connected to your computer.
Bypass Printer Check allows you to bypass all printer error
  checking. There are rare cases where the printer error checking
  can cause an error message to display even though there really
  is not an error. Certain hardware like an automatic printer
  switching box or some software spoolers may cause this. You may
  turn the error checking off by selecting "Y" here to avoid this
  rare problem. CAUTION: If your system works with the error
  checking on, then DO NOT turn it off. If there is a real
  printer problem, the computer could get hung and require a
  reboot.

Filing System

The Loan Chief provides the capability to save and retrieve all
information that has been entered in the Loan Schedule and Loan
Charts Input Screens. To invoke this option, select option 4 from
the main menu--this will bring up another menu. The menu allows
you to load the information or save it out.

                       Answers To Common Problems

Problem: The reports do not print out correctly on my printer.
Solution: Make sure that the correct printer driver has been
selected. To select a printer driver, you enter the
configuration menu. Select "Printer Selection", then select
"Select A New Printer Default". Choose the appropriate printer.
If your printer is not listed, then it is more than likely
compatible with another printer listed. Almost all printers fall
under one of the following printers: Epson, IBM Graphics Printer
or HP LaserJet II.

Problem: Every time I try to print, the program tells me that my
printer is either off-line or out of paper.
Solution: The program attempts to make sure the printer is okay.
Some networks, spoolers and hardware fool the program into
thinking that the printer is not okay. There is an option in the
program to bypass this printer error checking. You must turn it
on. To turn it on, do the following: Enter the configuration
menu, Select "Printer Selection", then select "Miscellaneous
Printer Options". This brings up an entry screen. Change the
"Bypass Printer Check" to a "Y".