
ie Amortization SmartMaster

Table of Contents

or a button to use a SmartMaster sheet.

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



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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

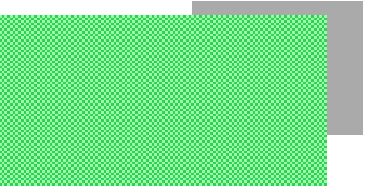
Year	Beginning Balance	Payments	Principal	Interest	Cumulative Principal	Cumulative Interest
1995	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
1996	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
1997	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
1998	#NAME?	#NAME?	#NAME?	0	#VALUE!	#VALUE!
1999	#NAME?	#NAME?	#NAME?	0	#VALUE!	#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!
###	#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



SCREEN-ADJUST	CODE	DESCRIPTION
10	<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 re ; view preferences

ZOOM_TEST	<pre>{If @Info("Screen-Width")<=640}{Let ZM_SCRN;640}{Return} {If @Info("Screen-Width")<=800}{Let ZM_SCRN;800}{Return} {If @Info("Screen-Width")<=1024}{Let ZM_SCRN;1024}{Return} {Let ZM_SCRN;1280}{Return}</pre>
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ZM_SCRN	640															
ZM_TABLE	<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														

ZOOM FACTOR	CODE	DESCRIPTION
ZOOM_RTN	{Set "Window-Custom-Zoom";ZM_ALL}{Quit}	; Sets view to disp
ZM_NRML	85	; Preferred zoom s
ZM_ALL	32	; View entire sheet
ZM_RESTORE	{Set "Window-Custom-Zoom";ZM_NRML}{R}{L}{Quit}	; Resets view to n

PRINT SHEET	CODE	DESCRIPTION
SHT_PRINT	<pre>{Set "Print-Range";SHEET_RANGE}{Set "Print-Footer-Center-Text";""} ; Prints spreadshe {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>	

BACKGRND	<pre>{Define BCK_COL:V} {Let RNG_NUM;1}{BCK_LOOP}</pre>	; Sets / Resets ligh
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BCK_LOOP	<pre>{Let RNG_NAME;"&@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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BCK_COL	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_KEEPPDATA))&"""" 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_KEEPPDATA))}
{Scenario-Add-Version @Lower(@Trim(ANS_KEEPPDATA));;+RNG_NAME;@Lower(@Trin
{Let RNG_NUM;RNG_NUM+1}{Branch K_VERSIONS}

```

RNG_NUM

2

RNG_NAME

DATA_02

DLG_KEEPPDATA

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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SWAPDATA	<pre>{CLEAN_LIST}{Dialog DLG_SWAPDATA} ; Switches to a sce {If ANS_SWAPDATA<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<>"unnamed"}{UPDATE} {If CURR_SCEN="unnamed"}{UPDUN} {Scenario-Show @Lower(@Trim(@Index(SCENARIO_LIST;0;ANS_SWAPDATA)))} {If @Scenariolast(@Cellpointer("Filename"))<>"-blank-"}{Quit} {Scenario-Delete "unnamed"}{Scenario-Create "unnamed"} {Let RNG_NUM;1}{UP_UNNAMED}{Scenario-Show "unnamed"}{Calc}{Quit}</pre>	
UPDUN	<pre>{Dialog DLG_UPDUN} {If RES_UPDUN=3}{Quit} {If RES_UPDUN=1}{KEEPDATA} {Let RES;1}{Return}</pre>	
UP_UNNAMED	<pre>{Let RNG_NAME;+"DATA_"&@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>	
LIST_RNG	#NAME?	
LIST_ADDR	#NAME?	
RES	1	
DEL_SCENARIO	<pre>{If ANS_SWAPDATA<1}{Alert "The scenario named ""-Blank-"" cannot be deleted. This sce {Alert +"Delete ""&@Index(SCENARIO_LIST;0;ANS_SWAPDATA)&"" 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
NOTES_SHOW	{Show-Sheets MACROS:A1} {Edit-Goto NOTES_FIELDS} {Edit-Goto "NOTES FIELDS"}{Quit}	; Navigate to the N

PRINT MACROS	CODE	DESCRIPTION
MACRO_PRINT	{Dialog DLG_MACPRINT} {If RES_MACROPRT=0}{Quit} {If ANS_MACROPRT1}{Set "Print-Range";MACROS_RANGE}{Set "Print-Orientation";"Lan {If ANS_MACROPRT2}{Set "Print-Range";NOTES_FIELDS}{Set "Print-Orientation";"Portrait {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}	; Print sections of 1

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

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

Information

Index

Go to
Amortiza

Click a button to go to a subject.

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

Return to Amortization Information Index

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.

Return to Amortization Information Print
Index

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.


[Return to
Amortization](#)

[Information Print
Index](#)

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.



Return to
Amortization


Information Print
Index

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 @PMTc.

The formula in Amortization:E6 should read:

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



Return to
Amortization

Information Print
Index

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.

Return to Amortization Information Print
Index

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.

[Return to Amortization Information](#) [Print](#)
[Index](#)

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.

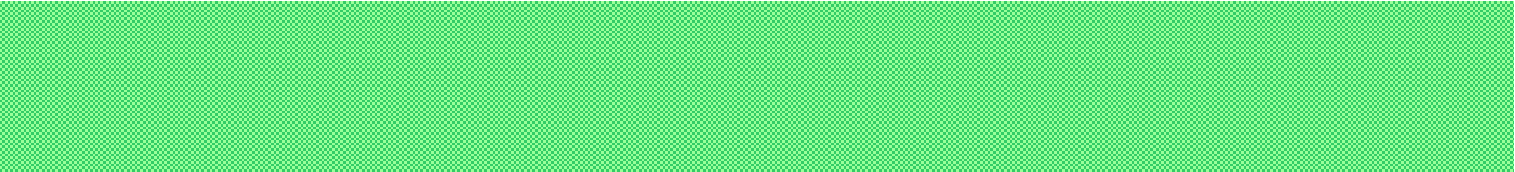
To order or learn more about the Lotus SmartMaster Collection for 1-2-3 Release 5, in the U.S. call Lotus Selects at 1-800-635-6887. In Canada, call 1-800-GO-LOTUS.

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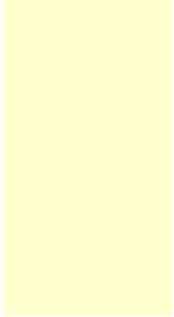
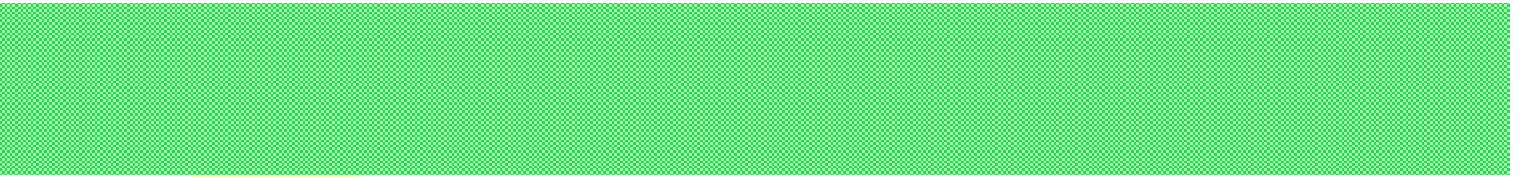


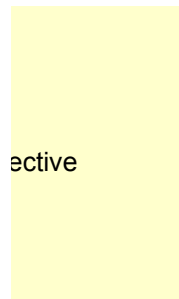


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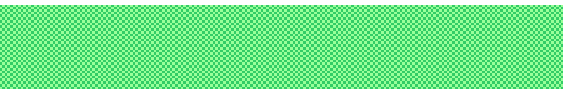
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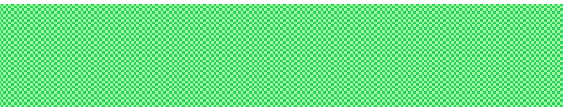




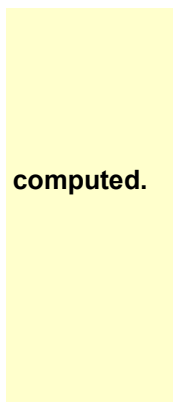
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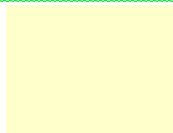


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