

# NEW! Easy Amortization 7.0

Easy AMORTIZATION Version 7.0 is an easy to use program with all the features you need. It calculates all your Interest and Amortization for one low price.

## Variety of Schedules

**E**asy Amortization calculates and prints regular amortization schedules, interest-only schedules, bi-weekly schedules, amortized balloon schedules and more. Schedules may be modified, previewed, printed or saved in four different file formats.

## Features:

- ◆ **Quick Calculator - Solve for one variable when other three are known**
- ◆ **Regular and Discounted Loans**
- ◆ **Bi-Weekly Schedules**
- ◆ **Ballooning of Schedules**
- ◆ **Interest Only loan schedules**
- ◆ **Extra and Variable Principal Schedules**
- ◆ **Save and reload completed schedules**
- ◆ **Creates schedules from \$100.00 to \$999,999,999.00**
- ◆ **Customer's name and a comment may be included**

## How does it Work?

All Amortization Schedules are begun by clicking **Start** on the Menu Bar, Tool Bar icons or Front Page Buttons. Data input for various Amortization Schedules is similar to that for a Regular Loan Schedule. Enter date for first payment, principal amount of loan, pre-paid interest or additional loan charges, if any, annual interest rate, duration of loan in years and number of payments per year. When all entries are correct, click **Calculate**, then the **Schedule Tab**, if desired. When the Amortization Schedule is displayed you have the option of modifying, printing or saving it.

Create a Balloon Schedule showing the amount of balloon payment at specified payment number. Create an Interest Only Schedule where borrower pays only the interest on the amount financed each payment period or create an Amortization Schedule including extra or variable principal payments.

The **Quick Calculator** allows you to solve for Principal Amount, Annual Interest Rate, Duration of Loan or Payment Amount per period when the other three variables are known. Choose the value you wish to solve for from the drop down list, enter the other three variables and click **Calculate**.

## User Friendly

Typical Windows Installation, Menu Bar, Toolbar, Help and Printer functions.

The DEMO Version of EASY Amortization looks and works like the regular program, enabling you to use and evaluate its features.

Regular Loan

Company: Springfield Savings and Loan  
Prepared by: Larry Lawyer  
Borrower: Homer Simpson  
Comment:

Loan Information | Schedules

Date for First Payment: 9/ 1/2005  
Principal: \$160,000.00  
Deduction  
Pre-Paid Interest: \$1,600.00  
Additional Loan Charges: \$500.00  
Amount Financed: \$157,900.00  
Annual Interest Rate: 6.2500%  
Number of Payments per Year: 12  
Number of Years of Loan: 30  
Amount of Regular Payment: \$972.22

Amortize  
Main Entry: am or tize  
Pronunciation: a-m&-lîz also &-mor-  
Function: transitive verb  
Inflected Form(s): -lîzed; -lîz ing

1 : to provide for the gradual extinguishment of (as a mortgage) usually by contribution to a sinking fund at the time of each periodic interest payment  
2 : to amortize an expenditure for <amortize intangibles>

Calculate Close Cancel



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