

You Put in the Numbers Let the Computer Calculate All the Options

OPTIONS: F1... CR edit, View, Print, Quit

COMMAND: select

Amount Financed: 6000.00
Annual Percentage Rate (%): 14.50
Loan Points: 1.50
Loan Fee: 35.00
Date Start: 05-08-85
Date End: 05-15-85

LOAN DEPT <C> 1985 BY LJK INC.

SHORT TERM NOTES

OPTIONS:

CALCULATE: F1... CR edit, View, Print, Quit

COMMAND: select

Amount Financed: 52000.00
Annual Percentage Rate (%): 14.50
Monthly Payment: 665.60
Loan Term (Years): 20.00
Date Start: 05-08-85
Daily Compounding (Y/N): N
Total Number of Payments: 36

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LONG TERM NOTES

Would you like to be able to analyze
"What If" scenarios when calculating
loans?

- A. Compute different payment options?
- B. Compute interest on basis of "Full Disclosure" interest?
- C. Compute payment schedules on basis of desired monthly payments?
- D. Compute interest paid on different rates available?
- E. Compare balloon payments on varying year balloon basis?
- F. Calculate balloon payments on different payment schedules?
- G. Calculate different interest rates vs. payment options?
- H. Calculate interest on 365 day compounding period?

With **Loan Department**,TM You can do all this and more!

View the Amortization Schedule on the screen

or

Print the Amortization Schedule when you have the numbers just the way you want them.

Loan Department,TM allows You to control the way loans are made... with Ease!

Available on the IBM PC and Jr., PC Compatibles, Apple IIe, or IIc, Atari and Commodore Computers. See your local dealer or call LJK direct.

LOAN DEPARTMENTTM



7852 Big Bend Blvd.
St. Louis, MO 63119
To place an order 1-800-962-1855
Additional information 314-962-1855

SHORT TERM LOANS

Loan Department allows you to calculate short term loans quickly and easily. All you have to do is enter the amount to be financed, the annual percentage rate, and the dates when the loan starts and ends. If you have any "points" or fees which are to be amortized into the loan, the program will automatically calculate their effect upon the annual percentage rate and display the result.

OPTIONS: ?|-<-<- CR edit, View, Print, Quit
COMMAND: -select-

Amount Financed:	10000.00
Annual Percentage Rate (%):	12.50
Loan Points:	0.00
Loan Fee:	10.00
Date Start:	12-15-85
Date End:	5-31-86

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SHORT TERM DISCLOSURE STATEMENT

Amount Financed	Total of Payments	Finance Charge	Annual Percentage Rate
\$ 10,010.00	\$ 10,581.92	\$ 581.92	12.72%

Loan Term: 167 Days

Monthly Payment: 4 @ \$116.38

Balloon Payment: \$10,116.40

The printout above represents the required information in a short term disclosure statement. **Loan Department** automatically displays or prints the amount of the loan, the maturity value of the loan, and any finance charges associated with the loan. It also calculates the true annual percentage rate including any points and fees involved in the loan. The number of days in the loan is automatically displayed.

LONG TERM LOANS

In this example, a \$10,000 loan is being calculated for a 3 year period at an annual percentage rate of 12.50. By using the arrow keys on your computer, you can move from line to line and change any value. By simply pressing the "C" key for calculate, **Loan Department** will automatically figure the new specified amount. By using this calculate feature, you can prepare case studies for varying loan amounts, interest rates, monthly payments, or maturity dates.

OPTIONS: CALCULATE, ?|-<-<- CR edit, View, Print, Quit
COMMAND: -select-

*Amount of Loan:	10000.00
*Annual Interest Rate (%):	12.50
*Monthly Payment:	334.54
*Loan Term (Years):	3.00
Date Start:	12-15-85
Daily Compounding (Y/N):	N
Total Number of Payments:	36

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PRINT AMORTIZATIONS TO SCREEN AND PRINTER

Loan Department does more than analyze "What Ifs." It prints them too. The printout on the right is an amortization schedule for a \$10,000 loan. At the end of each year, **Loan Department** shows the unpaid balance, total interest paid, total principal paid, and total payments. **Loan Department** automatically inserts page numbers and proper headings for each successive page.

LOAN
DEPARTMENT™

LONG TERM DISCLOSURE STATEMENT

Amount Financed: \$ 10,000.00
 Monthly Payment: \$ 334.54
 Interest Rate: 12.50%

Date: 12-15-85
 Page: 1
 Loan Term: 3.00 Years

Date	Balance	Interest	YTD Interest	Principal	YTD Principal
01-15-86	9,769.63	104.17	104.17	230.37	230.37
02-15-86	9,536.87	101.77	205.95	232.77	463.13
03-15-86	9,301.67	99.35	305.29	235.19	698.33
04-15-86	9,064.03	96.90	402.19	237.64	935.97
05-15-86	8,823.92	94.42	496.62	240.12	1,176.08
06-15-86	8,581.30	91.92	588.54	242.62	1,418.70
07-15-86	8,336.15	89.39	677.93	245.15	1,663.85
08-15-86	8,088.45	86.84	764.77	247.70	1,911.55
09-15-86	7,838.17	84.26	849.03	250.28	2,161.83
10-15-86	7,585.28	81.65	930.68	252.89	2,414.72
11-15-86	7,329.76	79.02	1,009.70	255.52	2,670.24
12-15-86	7,071.58	76.36	1,086.06	258.18	2,928.42

Balloon Payment: \$ 7,071.58
 Total Interest: \$ 1,086.06

Total Payments: \$ 4,014.48
 Total Principal: \$ 2,928.42

01-15-87	6,810.71	73.67	73.67	260.87	260.87
02-15-87	6,547.11	70.95	144.62	263.59	524.46
03-15-87	6,280.78	68.20	212.82	266.34	790.80
04-15-87	6,011.67	65.43	278.25	269.11	1,059.91
05-15-87	5,739.75	62.63	340.87	271.91	1,331.83
06-15-87	5,465.00	59.79	400.67	274.75	1,606.57
07-15-87	5,187.40	56.93	457.60	277.61	1,884.18
08-15-87	4,906.89	54.04	511.64	280.50	2,164.68
09-15-87	4,623.47	51.12	562.75	283.42	2,448.11
10-15-87	4,337.09	48.16	610.92	286.38	2,734.48
11-15-87	4,047.74	45.18	656.10	289.36	3,023.84
12-15-87	3,755.36	42.17	698.26	292.37	3,316.22

Balloon Payment: \$ 3,755.36
 Total Interest: \$ 1,784.32

Total Payments: \$ 8,028.96
 Total Principal: \$ 6,244.64

01-15-88	3,459.94	39.12	39.12	295.42	295.42
02-15-88	3,161.45	36.04	75.16	298.50	593.92
03-15-88	2,859.84	32.93	108.10	301.61	895.52
04-15-88	2,555.09	29.79	137.89	304.75	1,200.27
05-15-88	2,247.17	26.62	164.51	307.92	1,508.19
06-15-88	1,936.04	23.41	187.92	311.13	1,819.32
07-15-88	1,621.67	20.17	208.08	314.37	2,133.70
08-15-88	1,304.02	16.89	224.98	317.65	2,451.34
09-15-88	983.06	13.58	238.56	320.96	2,772.30
10-15-88	658.76	10.24	248.80	324.30	3,096.60
11-15-88	331.09	6.86	255.67	327.68	3,424.27
12-15-88	0.00	3.45	259.11	331.09	3,755.36

Balloon Payment: \$ 0.00
 Total Interest: \$ 2,043.44

Total Payments: \$ 12,043.44
 Total Principal: \$ 10,000.00



OPTIONS: CALCULATE, F1---, CR-edit, View, Print, Quit
COMMAND: -select-

*Amount of Loan: 52000.00
*Annual Interest Rate (%): 13.50
*Monthly Payment: 595.61
*Loan Term (Years): 30.00
Date Start: 05-08-85
Daily Compounding (Y/N): N
Total Number of Payments: 36

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In the example above, a \$52,000 loan at 13.5% interest is being analyzed over a 30 year period. With this given information, **Loan Department™** would automatically calculate a monthly payment of \$595.61.

CALCULATE SIMPLE INTEREST

OPTIONS: CALCULATE, F1---, CR-edit, View, Print, Quit
COMMAND: -select-

*Amount of Loan: 5000.00
*Annual Interest Rate (%): 12.00
*Monthly Payment: 166.07
*Loan Term (Years): 3.00
Date Start: 05-08-85
Daily Compounding (Y/N): N
Total Number of Payments: 36

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Loan Department™ gives you the ability to calculate interest rates based on both simple interest and daily compounding. The first example shows a \$5,000.00 loan, at 12% interest, for 3 years, yielding a monthly payment of \$166.07. In the second example, the interest rate was calculated using daily compounding. The same loan now can be advertised at 11.94% interest as opposed to 12% when simple interest was used.

*By editing one of these values, **Loan Department™** can automatically recalculate any of the remaining values by moving to that line and pressing "C" for calculate.

OPTIONS: CALCULATE, F1---, CR-edit, View, Print, Quit
COMMAND: -select-

*Amount of Loan: 52000.00
*Annual Interest Rate (%): 13.50
*Monthly Payment: 627.83
*Loan Term (Years): 20.00
Date Start: 05-08-85
Daily Compounding (Y/N): N
Total Number of Payments: 36

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The benefits of using **Loan Department™** are best realized when you start calculating "what if" scenarios. For instance, if the loan on the left was reduced to a 20 year period, the monthly payment would automatically be recalculated to show \$627.83.

OR CALCULATE INTEREST COMPOUNDED DAILY

OPTIONS: CALCULATE, F1---, CR-edit, View, Print, Quit
COMMAND: -select-

*Amount of Loan: 5000.00
*Annual Interest Rate (%): 11.94
*Monthly Payment: 166.07
*Loan Term (Years): 3.00
Date Start: 05-08-85
Daily Compounding (Y/N): Y
Total Number of Payments: 36

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----- CUT OUT OR PHOTOCOPY AND MAIL -----

SPECIFY: IBM PC IBM PC JR IBM COMPATIBLE APPLE IIC APPLE IIE/80 col OTHER _____

NAME/COMPANY
ATTN. OR ADDRESS
ADDRESS
CITY/STATE/ZIP
PHONE ()
SIGNATURE

QTY	ITEM DESCRIPTION	PRICE EACH	TOTAL

MAIL TO: LJK Inc.

7852 Big Bend Blvd.
St. Louis, MO 63119
To Place An Order 1-800-962-1855
For Additional Information 314-962-1855

Check or money order

Visa/MasterCard#

Exp. _____

SUBTOTAL	
MO RESIDENTS ADD \$6.25/UNIT SALES TAX	
SHIPPING AND HANDLING	750
TOTAL	