



Loan Pro Lite

for the Palm Computing® Platform
version 1.0

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Loan Pro Lite Overview

Developed by the makers of the Palm™ connected organizer's number one financial calculator, *Loan Pro Lite* makes computing loans and mortgages simple. Its easy interface eliminates the need to remember cryptic methods of storing, recalling and analyzing data, giving its user an advanced loan calculator in the palm of the hand.

How Did I Get *Loan Pro Lite*?

At the end of the trial time for *Loan Pro*, *Loan Pro Lite* becomes available. This calculator allows for simple loan calculations with no time limit. If more advanced calculations are needed, visit www.infinitysw.com/supra.

The Display

Loan Pro Lite consists of two screens. The Main screen allows for data entry and computation and the Input screen is used to enter data and move information between applications.

Number Range

Loan Pro Lite allows for entry of numbers up to 12 digits (0 to 999,999,999,999). Both the Main and Input screens will display numbers this large. Numbers larger than this will be displayed in scientific notation (i.e., 1.234e13).

Canceling Calculations

Some calculations take time to calculate. If the calculation will take more than one second to calculate, *Loan Pro Lite* displays a "Calculating..." indicator on the screen. While this indicator is displayed, the calculation can be cancelled by tapping the Power button located on the front of your Palm connected organizer. For *Loan Pro Lite*, the "Calculating..." indicator will appear for interest calculations.

Main Screen

Loan Pro Lite's Main screen displays all variables and calculations at the same time for easy analysis.

The Screen

The Main screen consists of a data area, one button at the bottom of the screen, and access to additional functions via the menu.

The data area consists of three columns, from left to right across the screen:

- **Variable Label:** the data item's name.
- **Variable Amount:** the amount associated with the data item.
- **Compute Indicator:** shows "CPT" if the variable can be calculated.

| Loan Pro Lite | | |
|---------------|------------|-----|
| Price: | 200,000.00 | CPT |
| Down%: | 35.00 | CPT |
| Payment: | 864.89 | CPT |
| Int Rate%: | 7.00 | CPT |
| Loan Years: | 30.00 | CPT |
| Clear... | | |

At the bottom of the screen is the **clear** button. Tapping this button will reset the display to its default values.

Loan Pro Lite's Main screen also has a menu. To access the menu, tap the menu button to the left of the Graffiti input area. There are three menu items:

- **Loan Help:** online help for *Loan Pro Lite's* Main screen.
- **About Loan Pro Lite:** information about *Loan Pro Lite* and Infinity Softworks.
- **Updates:** information about registering your *Loan Pro Lite* product at www.infinitysw.com/supra.
- **Other Products:** information about Infinity Softworks' other products.

Entering and Calculating Data

Loan Pro Lite uses a numeric Input screen to enter variable amounts. Tapping on the variable's label or amount displays the Input screen. Read the section on the Input screen for more information. An amount can be entered for any of the variables.

The variables that can be calculated all have the indicator "CPT" (compute) along the right-hand side of the screen. Tapping the variable's compute indicator tells *Loan Pro Lite* to calculate that variable.

The Variables

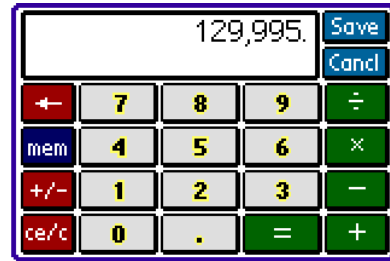
There are 5 variables, all of which can be calculated. All numbers should be entered as positive.

- **Price:** the product price or loan amount.

- **Down%:** the down payment made for the product, entered as a percentage. This is not necessary if the price is the loan amount. This should be entered as a percentage (8.5% should be entered as “8.5”).
- **Payment:** the amount paid each month for the loan.
- **Int Rate%:** the loan’s interest rate. This should be entered as a percentage (8.5% should be entered as “8.5”).
- **Loan Years:** the number of years for the loan. Partial years can be entered as a fraction. For instance, a three and a half year loan should be entered as “3.5”. *Loan Pro Lite* will compute loans up to 50 years.

Input Screen

Loan Pro's Input screen is used to enter data, perform calculations, and move amounts to other applications.



The Screen

The screen is similar to a calculator's keypad. The following have similar functionality:

- **0 – 9**
- **Decimal Point**
- **Backspace** (←): backs up one digit at a time. This works for numbers that are currently being entered, not for numbers recalled from the Main, Amortization or Summary screens.
- **CE/C**: the first tap clears the current number in the display, the second tap clears the current calculation.
- **+/- (sign)**: converts between positive number and negative number.
- **Math** (+, −, ×, ÷, =): performs standard mathematical functions.
- **Mem**: *Loan Pro* offers a single memory location, which can be accessed from the mem button. To store the current number to memory, choose M+ (note the Memory indicator in the view window). To recall the number stored in memory, select MR. To clear the memory location, choose MC. If you store a value to memory without clearing it first, you will add the number in the view window to the number stored in memory. For instance, with 30 stored in memory and 5 showing in the view window, selecting M+ will change the value in memory to 35.

Finally, there are two sets of menus in the Input screen: the Edit and Options menus. To access a menu, tap the menu icon to the left of the Graffiti input area. The Edit menu consists of three items:

- **Copy**: copies the currently displayed number to the system clipboard. Use this to move data to other applications, such as Infinity Softworks *powerOne*™ line of calculators. This copies the entire number, not just the displayed decimal places.
- **Paste**: pastes the current item in the system clipboard to the Input screen's display.
- **Graffiti Help**: displays help on drawing Graffiti characters.

The Options menu also contains three items:

- **Input Help**: online help for *Loan Pro Lite's* Input screen.
- **Keystroke Help**: online help for using Graffiti to enter numbers.
- **About *Loan Pro Lite***: information about *Loan Pro Lite* and Infinity Softworks.

Accessing the Input Screen

The Input screen is accessed by tapping a variable label or variable amount in the Main screen.

Exiting the Input Screen

There are two buttons available for exiting the Input screen:

- **Save:** tapping this button in the top, right corner of the Input screen saves the data entered for the current variable.
- **Cancel:** throws away changes made in the Input screen. This is the default button. In other words, if changes are being made in the Input screen and your Palm Computing device is switched to a different application, the new information will be thrown out.

Using Graffiti

Loan Pro Lite supports Graffiti input. Online help is available for both drawing and recognizing certain Graffiti strokes. See **Graffiti Help** under the Edit Menu for more information on drawing each character. **Keystroke Help** under the Options Menu contains information pertaining to keystrokes and their representative buttons. The following is a list of keystrokes and their corresponding buttons:

| Character | Function | Character | Function |
|-----------|----------|-----------|--------------|
| 0 | Zero | <back> | Backspace |
| | | <space> | |
| 1 | One | c | C/CE |
| 2 | Two | + | Add |
| 3 | Three | - | Subtract |
| 4 | Four | x | Multiply |
| 5 | Five | / | Divide |
| 6 | Six | = | Equals |
| 7 | Seven | m | Memory Clear |
| | | | Memory |
| 8 | Eight | r | Recall |
| 9 | Nine | s | Memory Store |
| | Decimal | | |
| . , | Pt | p | Sign |

For more help on the difference between Graffiti and menu shortcuts, see your Palm Computing Device User's Guide.

Example

| Loan Pro Lite | |
|---|----------------|
| Price: | 200,000.00 CPT |
| Down%: | 35.00 CPT |
| Payment: | 864.89 CPT |
| Int Rate%: | 7.00 CPT |
| Loan Years: | 30.00 CPT |
| <input type="button" value="Clear..."/> | |

Home Mortgage

Problem: A client wants to buy a \$200,000 home with 35% down and 7% interest. The loan is for 30 years. What is the monthly payment?

Solution: Tap the variable's label or amount to enter information into the Input screen. The following should be entered:

| Location | Entry | Comments |
|------------|--------|-----------------------------------|
| Clear... | | Clear the display before starting |
| Price | 200000 | The home's price is \$200,000 |
| Down% | 35 | The client can put 35% down |
| Int Rate | 7 | The yearly interest rate is 7.0% |
| Loan Years | 30 | The loan is for 30 years |

The payment timing and interest compounding are assumed to be 12. When completed, calculate payment by tapping the "CPT" label to the right of the payment amount. The answer should be \$864.89 per month.

Additional Information

Contacting Infinity Softworks

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