

Main Screen

Instructions

1. Select what you want to **Solve For**.
2. Tap in all the fields to enter the values of your loan.
3. That is it. Look at the results!

Hint: Tap the **Table** or **Graphs** buttons to see more details.

Tap on the numbers below for the calculator where you can ENTER ANY NUMBER

Either the value of the property or the amount of loan

Down payment amount. Can enter either dollar amounts or a percentage to have Loan Wizard calculate the amount. (Example: \$15,000 or 15%)

The Interest rate of the Loan in percent.

Monthly payment including Principal and Interest

Tap the Arrow for a Popup List of common entries.

Select what to calculate for:

- **Value** - The Property Value.
- **Payment** - The Monthly Payment
- **Interest** - The Interest rate
- **Duration** - Use this to pay off a Loan early

Loan Wizard

Property Value:	100,000	▼
Down Payment:	10%	▼
Interest Rate:	8.5%	▼
Loan Length:	30	▼ Years
Monthly Payment:	692.02	
Total Interest Paid:	159,127.97	
Total Paid:	249,127.97	

Solve For: ▼ Payment

Analyze Table Graphs

Total Interest Paid: Amount of interest paid over the lifetime of the loan.

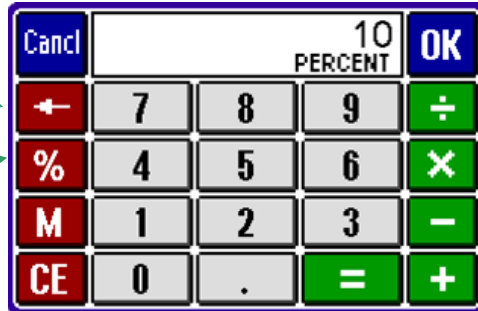
Total Paid: Simply the Total Interest Paid plus the Loan Amount.

Calculator Entry

The calculator appears whenever you tap on any field that has a number.

The Arrow button acts like the delete key and deletes a single number

For fields that allow both numbers and percentages (like Down Payment) this button toggle between them.



Tap OK when you have finished entering the new number.

Use this like a full function calculator

Graphs and Charts

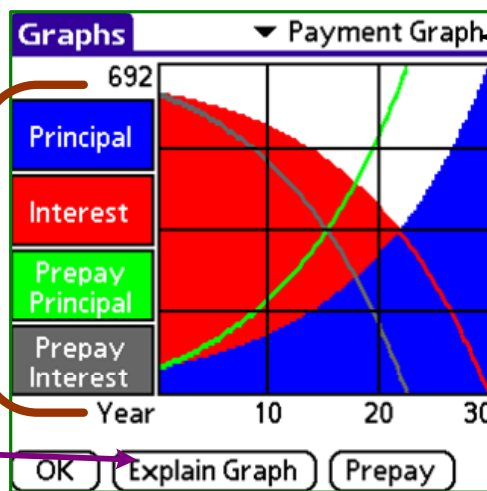
Instructions

1. Tap the Graph Type in the upper-right hand corner
2. That is it. Look at the results!

Hint: Tap the **Explain Graph** button for a detailed explanation of the what the graph or chart shows.

These numbers vary by graph and are all explained by tapping the **Explain Graph** button.

Tap Explain Graph for an explanation of what each Graph or Chart does.



Select which graph:

- Payment Graph
- Balance Graph
- Repayment Chart

On Non-Color devices, the graphs are shown in distinct grayscale colors.

Amortization Schedule

Instructions

Using the scrollers or your navigation keys move within the table to view the amortization schedule.

Hint: Tap the **Jump** button to quickly move to a different year in the schedule.

Tap here to change the starting date of the Loan.

Monthly		Loan Starts: Oct '04	
Pmt	Principal	Interest	Balance
10-04	54.52	637.50	89945.48
11-04	54.91	637.11	89890.57
12-04	55.30	636.72	89835.27
1-05	55.69	636.33	89779.58
2-05	56.08	635.94	89723.50
3-05	56.48	635.54	89667.02
4-05	56.88	635.14	89610.14
5-05	57.28	634.74	89552.85
6-05	57.69	634.33	89495.17
7-05	58.10	633.92	89437.07
8-05	58.51	633.51	89378.56
9-05	58.92	633.10	89319.63

OK Jump Yearly Prepay

Tap the **Yearly** button to view yearly summaries.

The table shows:

- The principal paid each month.
- The interest paid each month.
- The balance remaining on the loan.

And More...

This QuickStart only covers the very basics of what Loan Wizard can do. We have not touched on the Mortgage Prepayment Options, Loan Analysis and more. Please install Loan Wizard and explore them!

www.mindweave.com