Amortization Calculator

Determining accurate amortization schedules for loans is an important task lenders must be able to repeat consistently. Having a reliable loan calculator and amortization schedule software is often the tool these businesses need to determine interest rates and payment amounts in order to nail down an effective amortization schedule for borrowers to follow. Our Amortization Calculator offers lenders a lightweight tool that is powerful enough to generate payment schedules and calculate for a number of different financial parameters. As with all of our other loan servicing products, our Amortization Calculator software provides lenders with the tools necessary to administer loans, conduct daily business, and gain a competitive advantage.

With an accurate amortization schedule, lenders and borrowers are on the same page with regards to loan terms and factors. Our Amortization Calculator makes it easy for businesses to generate, print and/or export amortization schedules.

CALCULATORS:

- Contract Calculator
- APR Calculator
- Per Diem Calculator
- Maturity Date Calculator
- Interest Only Calculator
- Interest Rate Conversion
- Rule of 78s Calculator
- Compound Interest Calculator

REPORTS:

- Amortization Schedule
- Mortgage Report
**Experienced Amortization Software:**

Graveco Software, Inc. is committed to developing software solutions for the lending industry, and as a result, lenders who require sophisticated financial tools to succeed in business can turn to our experts to provide seasoned guidance.

With 30 years of experience in serving the loan servicing industry, we know the challenges you face and the software you need. Together we will succeed with an efficiently run, well managed company, based on the best loan servicing software tools available. Graveco Software combines industry knowledge with technological expertise to provide quality products and services in order to constantly improve our loan servicing software. At Graveco Software, Inc., we continually strive to update and improve upon our software, and as a result, we are confident that businesses that purchase one of our products will obtain a leading technological solution that positions them for success in their industry.

**Flexible Amortization Software:**

Our Amortization Calculator includes several different financial tools that help lenders and professionals calculate a number of measures. Quickly generate amortization schedules for Fixed Interest, Variable Interest, Rule of 78’s and Fixed Interest – Fixed Principal loans, based on 360 or 365 day years, simple interest or compound interest. Multiple payment and compounding frequencies – including: daily, weekly, bi-weekly, semi-monthly, monthly, bi-monthly, quarterly, semi-annually, and annually. Loan Parameter Calculators – calculate Principal Balance, Term, Interest Rate or Payment Amount.

**Contract Collector v5 Software:**

Graveco Software, Inc. also offers a reliable, full-service loan servicing software for lenders that require loan servicing software with more features. Our Contract Collector v5 software offers many additional features that allow lenders to manage all aspects of their lending processes.
Powerful Amortization Software:

The Amortization Schedule Report feature allows professionals to create a schedule based on a specified series of payment and interest factors, including loan balance, term, payment frequency, interest method and compounding frequency, among other parameters. The schedule report will then provide information on the breakdown of payment and interest for each payment date, while also keeping a running balance for the remaining principal.
INTEREST METHODS:
- Fixed Interest
- Variable Interest
- Rule of 78s Interest
- Fixed Interest – Fixed Principal

PAYMENT FREQUENCIES:
- Daily
- Weekly
- Bi-Weekly
- Semi-Monthly
- Monthly
- Bi-Monthly
- Quarterly
- Semi-Annually
- Annually

Contract Calculator:
The Contract Calculator is used for calculating the payment amount, number of payments (term), annual interest rate, or the principal balance (amount of the loan). Input the 3 known values and leave the desired parameter as zero, the calculator will calculate whichever of the 4 parameters is not designated.
COMPOUND INTEREST CALCULATOR:
Calculate interest for any payment frequency, including continuous interest.

COMPOUND FREQUENCIES:
• Daily • Weekly • Bi-Weekly • Semi-Monthly
• Monthly • Bi-Monthly • Quarterly
• Semi-Annually • Annually
• Continuously • Simple Interest

INTEREST ONLY CALCULATOR:
Calculate the interest amount for fixed interest or variable days interest.

MATURITY DATE CALCULATOR:
Calculate maturity date, next payment due date and next payment number.

PER DIEM CALCULATOR:
Calculate the per diem interest amount.

APR CALCULATOR:
Calculate the annual percentage rate given closing costs and other fees.
Track payments, balances, and totals.

Track escrow balances and record escrow payouts.

Amortization Schedule Window:
The Amortization Schedule Window, available in the Advanced Edition, can be used to track the progress of a loan, record payment dates and check numbers, and track all of the current loan balances, including any escrow balances. When extra principal payments are made it will also calculate interest saved.
Real Estate Window & Automobile Window:
Link the loan from the Estate ID or the Automobile ID in the Amortization Schedule Window (Other Setup Tab) to the appropriate collateral. The Real Estate Window and the Automobile Window can be used to track important information about the loan collateral.
SAVE REPORTS:
Save and/ or export report data to a wide variety of file formats, including: Excel, Word, PDF, Image File, etc.

ADVANCED PRINTING:
Powerful printing options allow the user to easily customize reports and control the information displayed based on an organizations needs. These customized reports can also be saved for future use.
## Amortization Calculator Feature Matrix

<table>
<thead>
<tr>
<th>Feature Description</th>
<th>BASIC Edition</th>
<th>ADVANCED Edition</th>
<th>PERSONAL Edition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating Features:</strong></td>
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<tr>
<td>Amortization Schedule Report</td>
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<td>Fixed Interest</td>
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<tr>
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<td>X</td>
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<tr>
<td>Rule of 78s Interest</td>
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<tr>
<td>Compound Interest</td>
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<tr>
<td>Multiple Payment Frequencies</td>
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<td>Multiple Compounding Frequencies</td>
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<tr>
<td>360 vs 365 Day Year</td>
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<td>Loan Calculator</td>
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<td>Amortization Schedule Window</td>
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<td><strong>Save Amortization Schedules</strong></td>
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<td>Customize Amortization Schedules</td>
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<td>Track Escrow Accounts</td>
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AMORTIZATION CALCULATOR ORDER FORM

CONTACT INFORMATION:

Company Name: ______________________________________________________________________________

Contact Name: ________________________________________________________________________________

Email Address: _______________________________________________________________________________

Mailing Address: ______________________________________________________________________________

Phone Numbers: _______________________________________________________________________________

METHOD OF PAYMENT:

☐ Check (#) ____________  ☐ Visa  ☐ MC  ☐ AMEX  ☐ DISCOVER

Cardholder Name: _____________________________________________________________________________

Cardholder Billing Address: _____________________________________________________________________

Credit Card Number: ___________________________________________________________________________

Expiration Date: ____________________  Security Code: ______________________________________________

TOTAL PAID: ______________________

Signature: ___________________________________________________________________

<table>
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<tr>
<th>Software Description</th>
<th>Price:</th>
<th>✔️</th>
<th>Amount:</th>
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<tbody>
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<tr>
<td>ADVANCED EDITION:</td>
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<table>
<thead>
<tr>
<th>Other/ Optional Items</th>
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<tbody>
<tr>
<td>20 MINUTE ONLINE TRAINING SESSION/ ORIENTATION</td>
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SUBTOTAL: ______________________

Sales Tax 8.4% (WA only): 8.4%

Total Payment Due: ______________________

MAKE PAYMENT TO: Graveco Software, Inc.
6715 NE 63rd Street; Suite #103-440
Vancouver, WA 98661

Phone: 360.528.1575
Fax: 360.573.5993

Email: sales@gravecosoftware.com