

627C User's Guide
PROM[®] LeaseMaker[®]
Canadian Edition

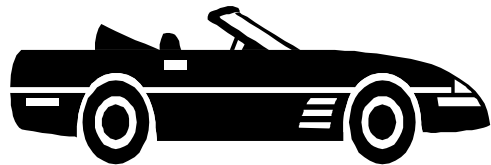


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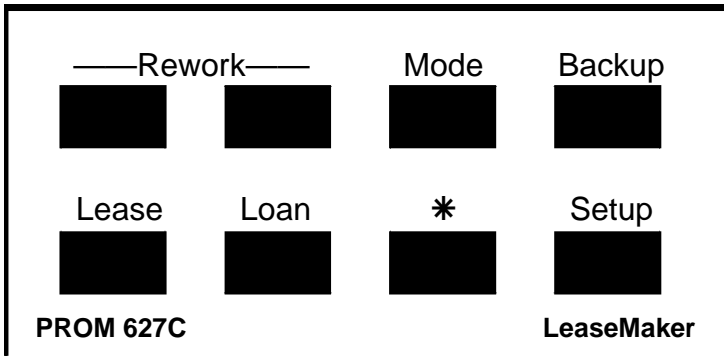
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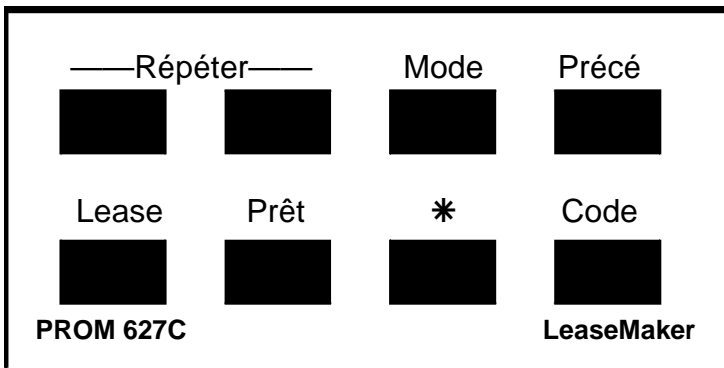
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Template Layout

English



French



Be careful when installing the template over the calculator's keys. If the template is not aligned correctly, it may keep one or more of the keys depressed. If this happens, the calculator will fail to operate at all. Remove the template and install it again correctly.

Lease Routine - [Lease] & [Rework] Function Keys

Prompt

PRI CE?_
PMT?_
OTHER 1?_

OTHER 2?_

User Response

Enter the price of the vehicle or, if finding the price, enter the desired monthly payment.¹
Enter any other amount capitalized into the lease.

Enter any other amount capitalized into the lease.

¹ Use the [Mode] function key to switch between the Find Payment and Find Price/Loan modes.

G CASH?_ Enter the total cash downpayment (including taxes).

G TRADE?_ Enter the gross trade-in allowance (including taxes).

LI EN?_ (Appears only if there is a trade-in.) Enter the amount owed on the trade-in vehicle.

GST CREDIT Y?_
HST CREDIT Y?_ (Appears only if there is a lien.) Push [YES] to allow a GST (or HST) tax credit on the lien.

PST CREDIT Y?_ (Appears only if there is a lien and only in some provinces.) Push [YES] to allow a PST tax credit on the lien.

RV \$/%?_ Enter either the residual value or percentage of the MSRP of the new vehicle.

MSRP? (Appears if an entry less than 100 made above.) Enter the MSRP of the vehicle.

EQUI P?_ Enter the amount of equipment add-ons or deductions.

EX KM?_ If the user has contracted for excess kilometers (over 24,000 per year), enter the number of excess kilometers.

\$/KM?_ Enter the cost per excess contracted kilometer.

TERM (MTH)?_ Enter the lease term in months.

FACTOR x. xxxxx?_ Enter the lease factor as a decimal, e.g., "0.00545".

GST x% Y/N x?_
HST x% Y/N x?_ To charge the indicated GST or HST tax rate push [YES]. If no tax is due, push [NO].

pp x% Y/N x?_ To charge the indicated PST tax rate push [YES]. If no tax is due, push [NO]. "pp" represents the province abbreviation, e.g., "ON" for Ontario. (In British Columbia, no tax rate is shown because of the tiered-rate schedule.) To keep the same selection, push [ENTER].

PMT	xxx. xx	The computed payment (or price).
ADV PT	xxxxx. xx	Total of advance payments (if more than 1).

SEC DEP?_ If the security deposit shown is correct, push [Enter], otherwise enter the security deposit.

OTHER S?_ Enter any other costs due at signing.

CAP COST	

PRI CE	xxxxxx.xx
OTHER 1	xxxxx.xx
OTHER 2	xxxx.xx
N CASH	-xxxxx.xx
N TRADE	-xxxxx.xx
LI EN	xxxxx.xx
C COST	xxxxxx.xx

Net cash down (excludes taxes)
 Net trade (excludes taxes)
 Payoff due on trade
 Total Capitalized Cost

RESI DUAL VAL	

MSRP	xxxxxx.xx
RV FACTOR	xx%
RESI D	xxxxxx.xx
EQUI P	xxxxxx.xx
	xxxx KM @ \$x.xx
EX KM	-xxxx.xx
ADJ RV	xxxx.xx

MSRP
 Residual Value Factor
 Residual Value Amount
 Hard adds
 Contracted excess km

 Adjusted residual value

DEPRECIATI ON	

C COST	xxxxxx.xx
ADJ RV	-xxxxx.xx
T DEPR	xxxxxx.xx
TERM (MTH)	xxx
MO DEPR	xxxx.xx

RENTAL CHG	

C COST	xxxxxx.xx
ADJ RV	xxxxx.xx
CC+ARV	xxxxxx.xx
FACTOR	x. xxxxx
MO CHG	xxxx.xx
T CHG	xxxxx.xx
A. L. R.	xx. xx%

Monthly lease charge
 Total lease charge
 Annual Lease Rate

PAYMENT	

BASE P	xxxxx.xx
x.xx% GST	xxx.xx
ALT GST USED	
x.xx% pp	xxx.xx
ALT PST USED	
PMT	xxxxx.xx
T PMTS	xxxxxx.xx

Appears only if the alternate GST/HST tax computation method was used
 Appears only if the alternate PST tax computation method was used

DUE AT SIGN	

N CASH	xxxxx.xx
N TRADE	xxxxx.xx
EQUITY	xxxxx.xx
TOT DN	xxxxx.xx
x.xx% GST	xxxx.xx
x.xx% pp	xxxx.xx
ADV PT	xxxx.xx
SEC DEP	xxxx.xx
OTHER S	xxxxx.xx
TOT DUE	xxxxxx.xx

Net cash down
 Net trade
 Equity in trade (appears if a lien exists)
 Total downpayment
 GST on downpayment
 PST on downpayment
 Advance payments(s)
 Security deposit

 Total due at lease signing

DEALER ADV	

C COST	xxxxxx.xx
ADJ CC	xxxxxx.xx
ADV PT	-xxxx.xx
SEC DEP	-xxxx.xx
DLR ADV	xxxxxx.xx

Capitalized cost
 Adjusted cap cost
 First monthly payment
 Security deposit
 Net dealer advance

Residual Loan Routine - [Loan] & [Rework] Function Keys

All Provinces except Quebec

This routine computes a payment for a loan with a known residual value. The residual value is due at the end of the loan together with the last regular payment.

<u>Prompt</u>	<u>User Response</u>
AMT?_ PMT?_	Enter the loan amount or, if finding the loan amount, enter the desired monthly payment. ²
RESI D \$/%?_	Enter the residual value amount or percentage. ³ Enter a 0 to compute a regular installment loan.
TERM-MTH?_	Enter the term to the residual payment date.
RATE %?_	Enter the interest rate percentage.

AMT	xxxxxx. xx	The computed amount (if payment entered).
nn PMT@	xxx. xx	The computed payment.
I NT	xxxxx. xx	Total interest charge.
OBLI G	xxxxx. xx	Total obligation.
BAL	xxxxx. xx	Balance at end of option term.

Province of Quebec only

In Quebec, the calculator constructs a regular, fully amortizing installment loan of some term longer than the option term. The term is adjusted to make the payoff at the entered option term as close to the entered residual value as possible.

If the residual value is large in relation to the loan amount, the calculated amortization period can be considerably longer than the entered option term. If the calculated option term is more than 84 months, it is reduced to 84 months.⁴ This has the effect of reducing the payoff amount at the end of the option term.

² Use the [Mode] function key to switch between the Find Payment and Find Price/Loan modes.

³ Entries less than 100 are considered to be percentages, e.g., if the residual payment is 45% of the loan amount, enter "45" at this prompt.

⁴ The maximum allowed amortization for Quebec residual loans can be changed. Push the [Setup]/[Code] key and enter a code of 441. This causes the additional prompt "MAX AMORT?" to appear in this routine, allowing the user to enter the desired maximum amortization for each loan.

Sample loan #1. Amount is \$20,000, Premium is \$400, Residual \$8,000, Term is 36 months, Interest rate is 11%. First, the payment is calculated at \$479.29 using a loan amount of \$20,400 and residual of \$8,000. Then, the amortization period for a regular loan is calculated at 54 months using this payment. The loan is recalculated to get the exact payment based on a term of 54 months, which is \$480.65. The loan is disclosed using this payment, and the payoff at the end of 36 months is \$7,942.45.

Sample loan #2. Same as above except the amount is only \$10,000 due to a large downpayment or trade-in. The payment is calculated at \$151.91 using a loan amount of \$10,400. Next the amortization is calculated at 109 months for a regular installment loan with the same payment amount. This exceeds the limit of 84 months, so the amortization term is reduced to 84 months and the payment recalculated at \$178.07. The loan is disclosed using this payment, and the payoff of the loan at the end of the 36-month option term is \$6,890.05.

Prompt

User Response

AMT?_ PMT?_	Enter the loan amount or, if finding the amount, enter the desired monthly payment.
T PREM?_	Enter any credit insurance premiums. ⁵
RV \$/%?_	Enter the residual value amount or percentage. ⁶ Enter a 0 to compute a regular installment loan.
TERM-MTH?_	Enter the term to the residual payment date.
RATE %?_	Enter the interest rate percentage.

nn PMT@	xxx. xx	The computed payment (or price).
I NT	xxxxx. xx	Total interest charge. ⁷
OBLI G	xxxxx. xx	Total obligation.
RES@xx	xxxxx. xx	Payoff amount at term shown.
EFF RATE	xx. xxx%	Effective interest rate. ⁸

⁵ The entry here is added to the loan amount to determine the total amount of the loan. It is also considered part of the finance charge when the effective interest rate is calculated.

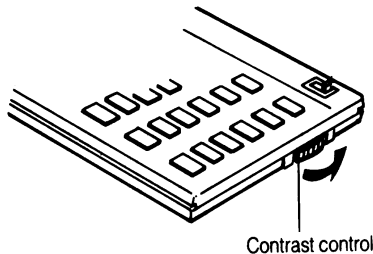
⁶ Entries less than 100 are considered to be percentages, e.g., if the residual payment is 45% of the loan amount, enter "45" at this prompt.

⁷ The interest charge includes the amount entered at the credit-insurance premium prompt.

⁸ Includes the impact of the credit-insurance premium amount.

Battery Replacement & Maintenance

Adjusting the Display Contrast



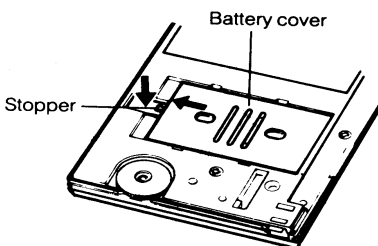
The calculator is equipped with a control to adjust the contrast of the LCD (liquid crystal display). While looking at the display from a position about 70 degrees above the keyboard, first increase the contrast until black squares are clearly visible behind the characters and then decrease the contrast slowly until the squares just disappear.

If the display contrast becomes too dim, the batteries should be replaced.

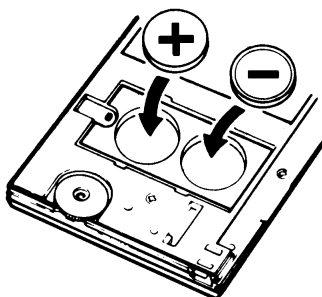
Battery Replacement

To replace the batteries, you should first have replacement batteries at hand. Two lithium type CR2032 batteries and a small screwdriver are required.

- 1) Make sure the calculator is turned off. Place the calculator face down on a table with the contrast control in the upper left-hand corner (the writing on the back of the calculator will be right-side up).
- 2) Remove the Software Cartridge from the calculator.
- 3) Using a small screwdriver, remove the two screws holding the back. While lifting the edge of the calculator's back cover closest to you, slide it up to remove it.



- 4) Slide the silver-colored battery compartment cover upwards to open the compartment; remove the cover. The batteries are now disconnected; remove and discard them.

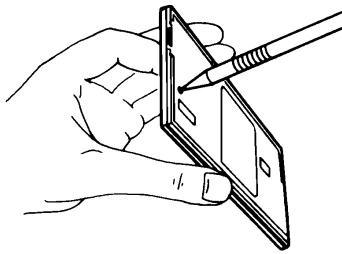


- 5) Install the new batteries, making sure the polarity (+ and -) is correct, and replace the battery compartment cover. (Make sure to replace the battery compartment cover--the batteries are not connected unless the battery compartment cover is in place.) Replace the back of the calculator by first hooking the 3 tabs on the top and then lowering the edge closest to you so you can replace the 2 screws.

6) Replace the Software Cartridge in the calculator. If it has been out of the calculator for more than about 5 minutes, you will have to initialize it. See below.

Initializing the Software Cartridge

After replacing the batteries or if you remove the Software Cartridge from the calculator, you may need to initialize the Software Cartridge with the following steps. Software Cartridges have a label on the back side (the side that faces the calculator) which has instructions similar to the following.)



1) Install the Software Cartridge in the calculator. With a pencil or straightened paper clip and the calculator ON, push the "ALL RESET" button on the left side of the back of the calculator. You should see 4 stars in the display (2 on the left, 2 on the right). (On some calculators, there may be a white label over the "ALL RESET" button. If so, gently lift up the lower left corner to reveal it)

2) Push [ENTER]. You should now see a single star at the right edge of the display.

3) Turn the calculator off, wait a few seconds, and then turn it back on. You should see "0." in the display. The calculator is now ready to be configured.

4) Push the [Setup]/[Code] key. You should see "CONF I GURI NG . . ." appear for a moment and then, after several seconds, the "CODE?" prompt will appear. Refer to Setup Routine - [Setup] Function Key on page 16 to select the correct province and desired language.

Year 2000 Compliant

The routines in this calculator are not date aware. They will run properly in the Year 2000 and thereafter.

Error Messages

From time-to-time, the program may report an error. The information here provides a more detailed explanation of the error and the corrective action to be taken.

- ERROR 1 (I N ###) The batteries may be weak. Try replacing them with new ones. If this error persists, the program has been changed due to some mechanical failure and will no longer operate. The calculator needs to be returned for maintenance.
- ERROR 2 (I N ###) A calculation error occurred because of a divide by 0 or overflow problem. This can occur if the amortization period or other items are not entered causing the calculator to use a value of zero.
- ERROR 3 (I N ###) The calculator needs to be initialized by using the Setup Routine. The data arrays have not been established and the programs are trying to obtain data from them.
- ERROR 4 (I N ###) If your calculator is equipped with a Software Cartridge, you may be able to correct this error by following the instructions in the section Initializing the Software Cartridge.
- ERROR 7 A computed or entered number is too large to be displayed. Generally, dollar amounts are limited to \$999,999.99. (For transactions over \$999,999.99, the amounts can be divided by 10 before being entered into the calculator and the computed results multiplied by 10 to obtain the correct results.)
- ERROR # Other errors should be reported with the circumstances under which they occurred.

It is possible to attempt to compute illogical loans with the calculator (for example entering a proceeds amount of 0). Although the program will usually abort with an "ERROR 2 I N ###" message indicating an underflow or overflow condition, in a few cases the calculator may "hang" (the display will stay blank and the keys become inoperative). If this occurs, push the [CA] key or turn the calculator off and back on.

Advanced Setup Options

The program has a set of default tax options and rates as shown in the following table. These may be changed by using the setup options listed below this table. Changing these options will change the computational method(s) used to determine the monthly payment and GST/HST and PST taxes. If these options are not set correctly, the resulting calculations will be in error.

Default Tax Rates and Options for Calculations

	<u>GST</u>	<u>HST</u>	<u>PST</u>	<u>PST on GST</u>	<u>Tax trade</u>	<u>Exclude lien</u>
GST/HST		-	-		n	Y
<u>By Province</u>						
AB	7%		-	N	N	N
BC	7%		7.5-10%	N	Y	N
MB	7%		7%	N	N	Y
NB		15%	-	N	N	N
NF		15%	-	N	N	N
NT	7%-		-	N	N	N
NS		15%	1%*	N	N	Y
ON	7%		8%	N	N	Y
PE	7%		10%	Y	N	Y
QC	7%		7.5%	Y	N	Y
SK	7%		7%	N	2	Y
YT	7%			N	N	N

* Changes to 0% on April 1, 1999

Description of Options

PST on GST: If "Y" or "2", the GST tax is computed first, added to the amount and the PST computed on the sum (compound method). If "N", the GST and PST are computed separately (simple method).

If there is a trade-in with a lien, option "Y" uses the alternate method GST tax to compute the PST tax; option "2" uses the actual GST tax.

Tax trade: If "Y", the trade-in amount is subject to PST tax at lease signing. If "N", no PST tax is applied to the trade-in. If "2", the equity in the trade-in is subject to PST tax.

Exclude lien: If "Y" for leases, the user can give a credit for a lien when computing the tax due on the monthly payment. (If a credit is given, the alternate method is used which does not apply tax to the portion of the payment attributed to the refinancing of the lien on the vehicle being traded.) If "N", no credit is provided.

Viewing the Current Settings

You can view the current settings of the tax options and the current PST rates by entering 222 at the CODE?_ prompt after pushing the [Setup/Code] function key. The line appears as follows:

pp G xx% xx% abc

pp is the province abbreviation

G is replaced with an H in those provinces that use the Harmonized Sales Tax

The first tax rate is the GST/HST, the second the PST

"a" is the PST-on-GST method;

"b" is the trade-in tax method;

"c" is the exclude-lien-from-PST-tax method.

Continue to push [Enter] to view the settings for all the provinces.

Setting the GST/HST Rate

Code = 1110 Change the GST/HST rate.

pp GST xx. xx%?_
pp HST xx. xx%

Enter the desired GST/HST rate.

Exclude Lien on Leases (Alternate GST Payment Tax Method)

Code = 1113 Push [Yes] to allow the use of the alternate method of calculating the GST/HST tax on the monthly payment when a lien exists for leases.

LSE ALT GST? N_

[YES] Causes the prompt "GST CREDIT Y/N" to appear in the lease routine if a LIEN is entered. [NO] prevents the use of the alternate method (the "GST CREDIT Y/N" prompt does not appear).

The alternate method does not apply GST to the portion of the payment attributed to the refinancing of the lien on the vehicle being traded.

Setting PST Options and Rates

PST options are stored by province. Entries to these routines affect the current province only.

Setting the PST Rate

Code = 2110 Change the PST rate.⁹
pp PST x. xx%?_ Enter the desired PST rate for the indicated province.

PST on GST (Compound or Simple Method)

Code = 2111 Push [YES] or "2" to apply the PST to the sum of the amount
and GST (compound rule), or [No] to compute it separately
pp PST X GST? N_ (simple rule).

If there is a lien and no GST credit is given, the [YES] option uses the hypothetical alternate GST amount in the calculation of the PST. The "2" option uses the actual GST amount.

PST on Trade-in

Code = 2112 Push [YES] to apply the PST tax to the net trade-in
amount, [NO] if the trade-in is not taxed, or "2" if only the
pp TAX TRADE? N_ equity in the trade-in is taxed.

Exclude Lien on Lease (Alternate PST Payment Tax Method)

Code = 2113 Push [Yes] to allow the use of the alternate method of
calculating the PST tax on the monthly payment when a
LSE ALT PST? Y_ lien exists for leases.

[YES] Causes the prompt "PST CREDIT Y/N" to appear in the lease routine if a lien is entered. [NO] prevents the use of the alternate method (the "PST CREDIT Y/N" prompt does not appear).

The alternate method does not apply PST to the portion of the payment attributed to the refinancing of the lien on the vehicle being traded.

Set All Options to Default Value

Code = 3110 Enter this code to restore all GST and PST rates and
options to their default values. (See table above.)

⁹ British Columbia has a tiered tax-rate schedule ranging from 7.5% to 10% which cannot be changed through the keyboard. If the tax rates change, the calculator will have to be reprogrammed.

RESTORE OPT? N_

Push [YES] to restore the default values.

Lease Check Calculations

This routine will compute the lease factor of a lease.¹⁰

Prompt

User Response

Code = 381

Push [Setup] and enter this code to calculate the lease factor. You can also push the [*] function key to run it.

CAP?_

Enter the capitalized cost.

RESID?_

Enter the residual value used to compute the lease.

TERM-MTH?_

Enter the term of the lease.

PMT?_

Enter the base payment (excluding monthly taxes).

FACTOR	xxxxxx
--------	--------

Computed lease factor.¹¹

BUY xxxxxx?_

Enter the "buy" factor to compute the dealer reserve.

CHG DIF	xxxxxx
---------	--------

Computed difference in charges reserve.

Example

Assume an adjusted cap of \$25,000, residual of \$12,000, term of 36 months, and a base monthly payment of \$485.00. The computed factor is 0.003348. If the lessor "buys" this lease with a factor of 0.00275, the dealer reserve is \$797.00.¹²

¹⁰ This routine will extract the lease factor for any lease, not just those computed with a lease factor. It can be used to determine the equivalent factor of a simple-interest lease.

¹¹ The formula to find the factor is: $(\text{Term} \times \text{Pmt} + \text{Resid} - \text{Cap}) / (\text{Term} \times (\text{Cap} + \text{Resid}))$. The result is rounded to six digits. If the computed factor is too large or is negative (indicating a negative lease charge), an error is reported.

¹² Original lease charge is $36 \times 485 + 12,000 - 25,000$ or 4,460.00. "Buy" lease charge is $(25,000 + 12,000) \times 0.00275 \times 36$ or 3,663.00. Subtracting 3,663.00 from 4,460.00, we get a reserve amount of 797.00.

Setup Routine - [Setup] Function Key

Selecting the Language

Code = 15
ENG(1)/FRAN(2)?_

Enter "1" for English, or "2" for French.

Selecting the Province

CODE = 24
PROV: pp Y/N?_

Push [Setup/Code] and enter this code number.¹³

If the province abbreviation shown is correct, push [YES]. If not, push [ENTER] to scroll up the list, or [NO] to scroll down the list. Push [YES] when the desired province appears.

You can also enter a province code number (1-12) from the table below.¹⁴

CONFIRM pp Y/N?_

Push [YES] to confirm the selected province, or push [NO] to return to the province selection above.

Table of Provinces

AB	1	NS	7
BC	2	ON	8
MB	3	PE	9
NB	4	QC	10
NF	5	SK	11
NT	6	YT	12

¹³ It is important to select the correct province. Calculations vary by province, and the results will not be correct if the wrong province is selected.

¹⁴ If you want the calculator to stop and ask for the province each time a loan or lease is calculated (the Ask Province option), enter a province code of 0, then push [Yes] to confirm. When this option is selected, a prompt appears in the lease and loan routines that allows you to select the province by entering the appropriate code number (1-12) from the Table of Provinces on page 16 above.

Setting the Lease Type

Several different lease types¹⁵ are available in the calculator. Use this routine to select the lease type.

Prompt

Code = 36

FACTOR Y/N?_
CTRUST Y/N?_
GMAC Y/N?_
NI SSAN Y/N?_
VCCI Y/N?_
BANK-1 Y/N?_
BANK-2 Y/N?_
BANK-3 Y/N?_
BANK-4 Y/N?_
BANK-5 Y/N?_
BANK-6 Y/N?_
ASK Y/N?¹⁶

User Response

Push [Setup] and enter this code to select the lease type (calculation method).

Push [Yes] to select the displayed lease type, otherwise push [Enter] to proceed to the next type on the list. Continue to push [Enter] until the desired lease type appears. (You can also push [No] to back up the list.

To select a lease type directly, you can enter the lease type number, e.g., enter "8" to select the Factor lease type. (See Table of Lease Types on page 18 for lease type numbers.)

If your lease company does not appear on this list and it uses a lease or money factor to compute leases (the most common method), select the Factor method (type 8).

¹⁵ A lease "type" represents a method of calculation. It could be one of six different simple-interest types, a conventional money-factor (sometimes called a lease factor) type, or a proprietary type.

¹⁶ If you want the calculator to stop and ask for the lease type each time a lease is calculated (the Ask Lease option), enter a lease type of 0, then push [Yes] to confirm. When this option is selected, a prompt in the lease routine will appear that allows you to enter a number representing the lease type each time a lease is calculated (See Table of Lease Types on page 18).

Table of Lease Types

<u>FACTOR</u>	8	Lease or "money" factor type.
<u>CTRUST</u>	19	Canada Trust.
<u>GMAC</u>	10	GMAC.
<u>NISSAN</u>	13	Nissan Canada Finance.
<u>VCCI</u>	17	Volkswagen Credit Canada Inc.
<u>BANK-1</u>	1	Simple-interest method, no monthly payments in advance, N monthly payments, and residual due in N months.
<u>BANK-2</u>	2	Simple-interest method, no monthly payments in advance, N monthly payments, and residual due in N+1 months (an extra month's interest is charged on the residual).
<u>BANK-3</u>	3	Simple-interest method, one monthly payment in advance, N monthly payments, and residual due in N months.
<u>BANK-4</u>	4	Simple-interest method, one monthly payment in advance, N monthly payments, and residual due in N+1 months (an extra month's interest is charged on the residual).
<u>BANK-5</u>	5	Simple-interest method, no monthly payments in advance, N-1 monthly payments, and residual due in N months; This is the same as a standard balloon loan.
<u>BANK-6</u>	6	Simple-interest method, no monthly payments in advance, N-1 monthly payments, and residual due in N+1 months.

Setting the Security Deposit Calculation Method

The calculator will automatically calculate the lease security deposit amount or you can manually enter the deposit amount. Use this routine to select the method used to calculate the suggested security deposit amount.¹⁷ This routine only controls the amount that is suggested at the security deposit prompt; the user can always enter a security deposit amount when a lease is calculated.

Prompt

User Response

Code = 37

Push [Setup] and enter this code.

SEC DEP 0-6? x_

Enter 0 through 6 from the following table to select the amount to be prompted for the security deposit in the lease routine:

¹⁷ In Quebec, method 5 (exact payment amount) is used regardless of the method selected here.

Table of Security Option Calculation Methods

0	Suggests previous security deposit (amount changeable by user).
1	Payment rounded to the nearest \$25.
2	Payment adjusted upwards to the next \$25.
3	Payment rounded to the nearest \$50.
4	Payment adjusted upwards to the next \$50.
5	Exact payment amount. (Always used in Quebec.)
6	Base payment plus \$50, rounded upwards to the next \$10.

Other Setup Options

Code = 41
ADV PMT LSE? N

Push [YES] to compute multiple advance payment leases.¹⁸

Code = 42
SGL PMT LSE? N

Push [YES] to compute single payment leases.¹⁹

Enabling the Printer

Code = 9911

You can use an optional printer and print the worksheet. This code enables the printer.

PRINTER N?_

Push [Yes] to enable the printer, or [No] to disable it.

¹⁸ The lessee makes some number (greater than 1) of monthly payments in advance. If all are made in advance, the lease becomes a single-payment lease. This option only works with money or lease-factor leases.

¹⁹ In a single-payment lease, the lessee makes one large payment at the inception of the lease equal to the sum of all the monthly payments. This option only works with money or lease-factor leases.

Installing Your Name in the LeaseMaker

You can install your name (or an identification number, telephone number, or other message) in the LoanMaker Calculator. Once installed, your name will appear briefly each time you start a routine.

To install your name, push the [Setup] key and enter a code of 726 in response to the "CODE?_" prompt. The message "INSTALL NAME" will appear briefly, followed by a single question mark, "?_".

To enter a character (letter, number, or symbol), enter the appropriate code number from the table below and push [ENTER]. The character will appear in the display followed by a question mark. Enter the code number for the next character and push [ENTER] again. Continue entering code numbers for all the characters you wish to enter, and then push [ENTER] when you're done. If you make a mistake, push the [Backup] key to erase the last character.

You can enter up to 16 characters. The first character must not be a space (code 27), however, spaces can be used in any other position.

For example, to enter the name "LARRY 555-1234", enter the code numbers 12, 1, 18, 18, 25, 27, 35, 35, 35, 28, 31, 32, 33, 34.

To remove a name without installing a new one, start the Install Name routine and just push [ENTER] when the "?_" prompt appears.

Character Code Table

A	1	P	16	1	31	(46
B	2	Q	17	2	32)	47
C	3	R	18	3	33	+	48
D	4	S	19	4	34	,	49
E	5	T	20	5	35	.	50
F	6	U	21	6	36	/	51
G	7	V	22	7	37	:	52
H	8	W	23	8	38	;	53
I	9	X	24	9	39	<	54
J	10	Y	25	!	40	=	55
K	11	Z	26	"	41	>	56
L	12	(space)	27	#	42	?	57
M	13	-	28	\$	43	@	58
N	14	*	29	%	44		
O	15	0	30	&	45		